

# Main Features Report

## Q1/2023

Royal Bank of Canada

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

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

Disclosure template for main features of regulatory capital instruments		
Common Shares		
Included in both regulatory capital and TLAC		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	BBG000BCJG31
3	Governing law(s) of the instrument	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
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)	16,952
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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	\$1.32 (quarterly dividend effective Feb 24, 2023)
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**

		<b>Series AZ</b>	<b>Series BB</b>	<b>Series BD</b>
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012G411	78012H567	78012Q112
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	500	600
9	Par value of instrument	500	500	600
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	January 30, 2014	June 3, 2014	January 30, 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 24, 2019 at \$25.00	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00
16	Subsequent call dates, if applicable	On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2029 and every fifth year thereafter at \$25.00	On May 24, 2030 and every fifth year thereafter at \$25.00
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed to floating/fixec	Fixed to floating/fixec	Fixed to floating/fixec
18	Coupon rate and any related index	3.70% to, but excluding, May 24, 2024; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.21% for each subsequent fixed rate period <sup>1</sup> . If converted into series BA, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.21%.	3.65% to, but excluding, August 24, 2024; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.26% for each subsequent fixed rate period <sup>2</sup> . If converted into series BC, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.26%.	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 of GOC Yield plus 2.74% for each subsequent fixed rate period <sup>3</sup> . If converted into series BE, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.74%.
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BA shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	i) Investor Election - Conversion to Series BC shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	i) Investor Election - Conversion to Series BE 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 BA shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BE shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BA shares: Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	i) Investor Election - Conversion to Series BC shares: 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.	i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis of one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. 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	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

1 Subsequent Fixed Rate Period means the period from and including May 24, 2024 to, but excluding, May 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

2 Subsequent Fixed Rate Period means the period from and including August 24, 2024 to, but excluding, August 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, August 24 in the fifth year thereafter.

3 Subsequent Fixed Rate Period means the period from and including May 24, 2025 to, but excluding, May 24, 2030 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

**Disclosure template for main features of regulatory capital instruments**

Preferred Shares				
Included in both regulatory capital and TLAC				
		Series BF	Series BH	Series BI
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	300	150	150
9	Par value of instrument	300	150	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	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	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2025 at \$25.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00
16	Subsequent call dates, if applicable	On November 24, 2030 and every fifth year thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed	Fixed
18	Coupon rate and any related index	3.0% to, but excluding, November 24, 2025; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period <sup>4</sup> . If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.	4.90%	4.90%
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	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 BH share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
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	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

<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 Shares			
Included in both regulatory capital and TLAC			
		Series BO	Series BT
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placemen	78013R390	780086UF9
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-eligible instruments governed by foreign law	N/A	N/A
	Regulatory treatment		
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)	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	350	750
9	Par value of instrument	350	750
10	Accounting classification	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	November 2, 2018	November 5, 2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	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/coupon	Fixed to floating/fixec	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 <sup>5</sup> . If converted into series BP, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.38%.	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 <sup>6</sup> .
19	Existence of a dividend stoppage	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible int	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts int	Royal Bank of Canada	Royal Bank of Canada
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		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

5 Subsequent Fixed Rate Period means the period from and including February 24, 2024 to, but excluding, February 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

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

**Disclosure template for main features of regulatory capital instruments**

**Preferred Shares**

**Included in TLAC not included in regulatory capital**

**Series C-2**

1	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
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
<b>Regulatory treatment</b>		
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
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	November 2, 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share)
16	Subsequent call dates, if applicable	Any dividend payment date on or after November 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share)
<b>Coupons/dividends</b>		
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	6.75% to, but excluding, November 7, 2023. From November 7, 2023 and thereafter 3M USD LIBOR plus 4.052%.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	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
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)	Subordinated debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Lack of NVCC features

**Disclosure template for main features of regulatory capital instruments**  
**Limited Recourse Capital Notes**  
**Included in both regulatory capital and TLAC**

1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SH8	780086SV7	780086TQ7
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,750	1,250	1,000
9	Par value of instrument	1,750	1,250	1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	July 28, 2020	November 2, 2020	June 8, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2080	February 24, 2081	November 24, 2081
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and including November 24, commencing in 2025	Every five years during the period from January 24 to and 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
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	4.50% per annum. Starting on November 24, 2025 and on 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	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	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	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	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: 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	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
		Not Included in regulatory capital or TLAC	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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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
15	Optional call date, contingent call dates and redemption amount	N/A	On the interest payment date falling in June 1991 at par	Oct 1, 1989 at par
16	Subsequent call dates, if applicable	N/A	Any time on or after the interest payment date falling on June 1991, on any interest payment date, at par	Any time on or after Oct 1, 1989, on any interest payment date, at par
<i>Coupons/dividends</i>				
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				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	780086RN6	780086RA4
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	950	1,429	1,439
9	Par value of instrument	1,000	1,500	1,500
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	January 25, 2022	December 23, 2019	July 25, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 3, 2032	December 23, 2029	July 25, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
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
<i>Coupons/dividends</i>				
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, floating to maturity at 3-month CDOR plus 0.76%.	Fixed at 2.880% per annum until Dec 23, 2024. Thereafter, floating to maturity at 3-month CDOR plus 0.89%.	Fixed at 2.74% per annum until July 25, 2024. Thereafter, floating to maturity at 3-month CDOR plus 0.98%.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Non-convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	N/A	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	N/A	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	N/A	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A	Royal Bank of Canada
30	Write-down feature	No	No	No
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	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 instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,657	1,250	885
9	Par value of instrument	1,750	1,250	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	October 14, 2021	June 30, 2020	January 28, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 3, 2031	June 30, 2030	January 28, 2033
14	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
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	Fixed at 2.14% per annum until November 3, 2026. Thereafter, floating to maturity at 3-month CDOR plus 0.61%.	Fixed at 2.088% per annum until June 30, 2025. Thereafter, floating to maturity at 3-month CDOR plus 1.31%.	Fixed at 1.67% per annum until January 28, 2028. Thereafter, floating to maturity at 3-month CDOR plus 0.55%.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	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			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WK6	780082AD5
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-eligible instruments governed by foreign law)	N/A	N/A
<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
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)	1,490	679
9	Par value of instrument	1,500	USD 1,500
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	January 31, 2023	January 27, 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	February 1, 2033	January 27, 2026
14	Issuer call subject to prior supervisory approval	Yes	No
15	Optional call date, contingent call dates and redemption amount	February 1, 2028 at par	N/A
16	Subsequent call dates, if applicable	Any time on or after February 1, 2028, at par	N/A
<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed
18	Coupon rate and any related index	Fixed at 5.01% per annum until February 1, 2028. Thereafter, floating to maturity at Daily Compounded CORRA plus 2.12%.	4.65%
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	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	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
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		
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
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QL11	US78013XW204	US78013XW618
3	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	<i>Regulatory treatment</i>	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 2,000	USD 1,500	USD 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	September 26, 2018	October 5, 2018	October 5, 2018
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 26, 2023	October 5, 2023	October 5, 2023
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.296%	3.70%	3MTH USD LIBOR+0.66%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7M02	US78015K7L29
3	Governing law(s) of the instrument	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	<i>Regulatory treatment</i>	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 700	USD 1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 19, 2021	January 19, 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 19, 2024	January 19, 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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	SOFR INDEX+0.30%	0.425%
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	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
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
	<i>Regulatory treatment</i>	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
	<i>Coupons/dividends</i>	
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 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)	XS1989375412
3	Governing law(s) of the instrument	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	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	EUR 500
10	Accounting classification	Liability - fair value option
11	Original date of issuance	May 2, 2019
12	Perpetual or dated	Dated
13	Original maturity date	May 2, 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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	0.250%
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 issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QY32	US78013XZU52
3	Governing law(s) of the instrument	ONATRIO	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual
	<i>Regulatory treatment</i>	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
	<i>Coupons/dividends</i>		
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	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7C20	XS2072818672	CA780086RF34
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1500	GBP 400	CAD 2,500
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	October 24, 2019	October 29, 2019	October 30, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 1, 2024	December 9, 2024	November 1, 2024
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%	1.375%	2.609%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2031862076	XS2087687864	CA780086RQ98
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1000	ZAR 300	CAD 2,250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	July 23, 2019	December 2, 2019	January 28, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 23, 2024	December 2, 2024	January 28, 2027
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.125%	8.060%	2.328%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2109790423
3	Governing law(s) of the instrument	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	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	GBP 350
10	Accounting classification	Liability - fair value option
11	Original date of issuance	January 28, 2020
12	Perpetual or dated	Dated
13	Original maturity date	December 15, 2025
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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.125%
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 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)	US78015K7G34
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)	Contractual
	<i>Regulatory treatment</i>	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)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1250
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	April 17, 2020
12	Perpetual or dated	Dated
13	Original maturity date	April 17, 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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.600%
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 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)	CA780086RZ97	US78015K7H17	US78015K7J72
3	Governing law(s) of the instrument	ONATRIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
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	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 1,500	USD 1500	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	May 1, 2020	June 10, 2020	October 26, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 1, 2025	June 10, 2025	October 26, 2023
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.936%	1.15%	0.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7K46	US78016E2P59	US78016E2M29
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1000	USD 300	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 26, 2020	January 19, 2021	January 19, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 26, 2023	January 20, 2026	January 20, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed
18	Coupon rate and any related index	SOFR INDEX+0.45%	SOFR INDEX+0.525%	0.875%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZR33	US78016EZR16	CA780086TM66
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	ON/ATRIO
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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1700	USD 300	CAD 1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	April 27, 2021	April 27, 2021	May 4, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 27, 2026	April 27, 2026	May 4, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.2%	SOFR INDEX+0.57%	1.589%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

**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)	US78016EZT71	US78016EZU45	US78016EZV28
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
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 750	USD 850	USD 650
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 14, 2021	July 29, 2021	July 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 14, 2026	July 29, 2024	July 29, 2024
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.2%	0.650%	SOFR INDEX+0.36%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086TY05	CH1132966289	XS2385061234
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1,000	CHF 200	GBP 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 29, 2021	September 22, 2021	September 9, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 31, 2028	September 22, 2031	September 9, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.8%	0.2%	1.0%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1137122771	US78016EZX83	US78016EZY66
3	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CHF 150	USD 1000	USD 500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 15, 2021	October 7, 2021	October 7, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 15, 2026	October 7, 2024	October 7, 2024
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	0.3%	0.8%	SOFR INDEX+0.34%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZZ32	US78016EYD39	US78016EYH43
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 900	USD 350	USD 1500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 2, 2026	November 2, 2026	November 3, 2031
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.4%	SOFR INDEX+0.59%	2.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYR25	US78016EYV37	US78016EYZ41
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 400	USD 500	USD 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 21, 2022	January 21, 2022	January 21, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2025	January 21, 2027	January 21, 2027
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR INDEX+0.44%	2.05%	SOFR INDEX+0.71%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYM38	XS2435102103	XS2437825388
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	<i>Regulatory treatment</i>			
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	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1000	EUR 450	EUR 1200
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	January 21, 2022	January 25, 2022	January 31, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2025	January 25, 2034	January 31, 2024
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.60%	1.034%	3MTH EURIBOR+0.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZQ08	XS2472803740	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 instruments governed by foreign law)	Contractual	N/A	Contractual
	<i>Regulatory treatment</i>			
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
	<i>Coupons/dividends</i>			
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	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZ911	US78016EZD20	CA780086UT90
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	ON/ATRIO
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 400	USD 1200	CAD 3,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	April 14, 2022	April 14, 2022	March 28, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 14, 2025	May 4, 2027	September 29, 2025
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX+0.84%	3.625%	3.369%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2491659301	XS2491659137	CA780086VK72
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
	<i>Regulatory treatment</i>			
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	CNH 507	HKD 300	CAD 2,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	June 16, 2022	June 16, 2022	July 25, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 16, 2024	June 16, 2024	July 26, 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
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.700%	3.290%	4.612%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2488431441	XS2490729154	XS2491659210
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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	HKD 456	GBP 500	CNH 290
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	June 8, 2022	June 14, 2022	June 16, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	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	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.805%	3.625%	4.100%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1179534974	XS2478702967	US78016FZS63
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CHF 150	HKD 724	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	May 4, 2022	May 12, 2022	July 28, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 4, 2027	May 12, 2029	August 3, 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
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.45%	4.03%	4.240%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2519110535	XS2537128212	XS2435102103
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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	HKD 400	AUD 30	EUR 40
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	August 11, 2022	September 28, 2022	October 20, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 11, 2025	September 28, 2037	January 25, 2034
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
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.935%	5.61%	1.034%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZR80	US78016FZU10	CA780086VV38
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	ON/ATRIO
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
	<i>Regulatory treatment</i>			
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 1150	USD 1350	CAD 1,750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 25, 2022	October 25, 2022	October 28, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 25, 2024	November 1, 2027	November 2, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.660%	6.000%	5.235%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086WD21	CH1230759562	US78016FZT47
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 153	CHF 200	USD 1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	December 15, 2022	January 25, 2023	January 12, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 15, 2028	January 25, 2028	January 12, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	CORRA+1.65%	2.45%	4.875%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZV92	US78016FZW75	US78016FZX58
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
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 300	USD 750	USD 1700
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 12, 2023	January 12, 2023	January 12, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 12, 2026	January 12, 2028	February 1, 2033
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
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX+1.08%	4.900%	5.000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2577030708	CA780086WG51	XS2581222838
3	Governing law(s) of the instrument	ONTARIO	ONATRIO	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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1750	CAD 2,000	AUD 50
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 17, 2023	January 17, 2023	January 31, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 17, 2025	January 17, 2028	January 31, 2038
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
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3MTH EURIBOR+0.43%	4.642%	5.900%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2578939527	XS2580733553
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-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	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	GBP 650	AUD 50
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 24, 2023	January 31, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 24, 2028	January 31, 2038
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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.000%	6.000%
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	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-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
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%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.01%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RAT7
3	Governing law(s) of the instrument	New York
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
	<i>Regulatory treatment</i>	
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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.0%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	15	USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)
16	Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%); December 28, 2038 (265.33%); December 28, 2043 (338.64%)	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 1, 2031 (180.61%), February 1, 2032 (189.74%), February 1, 2033 (199.32%), February 1, 2034 (209.39%), February 1, 2035 (219.96%), February 1, 2036 (231.06%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2040 (281.40%), February 1, 2041 (295.61%), February 1, 2042 (310.53%), February 1, 2043 (326.22%), February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	5.00%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1932558684	XS1932561712
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>		
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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (2.80%)	0.52%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1939253081	XS1949532755	780086QT4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 120	GBP 1	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 19, 2019	February 28, 2019	March 20, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 19, 2049	February 28, 2024	March 20, 2030
14	Issuer call subject to prior supervisory approval	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (127.69%)	N/A	March 21, 2022 (100%)
16	Subsequent call dates, if applicable	February 19, 2025 (134.09%), February 19, 2026 (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 (179.79%), February 19, 2032 (188.80%), February 19, 2033 (198.26%), February 19, 2034 (208.19%), February 19, 2035 (218.62%), February 19, 2036 (229.57%), February 19, 2037 (241.07%), February 19, 2038 (253.15%), February 19, 2039 (265.84%), February 19, 2040 (279.15%), February 19, 2041 (293.14%), February 19, 2042 (307.83%), February 19, 2043 (323.25%), February 19, 2044 (339.44%), February 19, 2045 (356.45%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2048 (412.75%)	N/A	March 21, 2023 (100%), March 21, 2024 (100%), March 21, 2025 (100%), March 21, 2026 (100%), March 21, 2027 (100%), March 21, 2028 (100%), March 21, 2029 (100%)
<i>Coupons/dividends</i>				
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	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)	XS1949502253	780086QU1	780086QV9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 25, 2019	March 26, 2019	April 16, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 26, 2029	March 26, 2030	April 16, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
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%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM0023AUI2
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)	Contractual
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 5
10	Accounting classification	Liability - fair value option
11	Original date of issuance	April 18, 2019
12	Perpetual or dated	Dated
13	Original maturity date	April 18, 2039
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.56%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RBB5
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)	Contractual
	<i>Regulatory treatment</i>	
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
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (1.10%) and cap (3.6%)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A



Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329
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
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50
10	Accounting classification	Liability - fair value option
11	Original date of issuance	September 20 2019
12	Perpetual or dated	Dated
13	Original maturity date	September 20, 2049
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	September 20, 2021 (107.5369%)
16	Subsequent call dates, if applicable	September 20,2022(111.515765%), September 20,2023(115.641849%), September 20, 2024(119.920597%), September 20,2025(124.357659%), September 20, 2026(128.958892%), September 20,2027(133.730372%), September 20, 2028(138.678395%), September 20,2029(143.809496%), September 20, 2030(149.130447%), September 20,2031(154.648274%), September 20, 2032(160.37026%), September 20,2033(166.30396%), September 20, 2034(172.457206%), September 20,2035(178.838123%), September 20, 2036(185.455133%), September 20, 2037(192.316973%), September 20,2038(199.432701%), September 20, 2039(206.811711%), September 20,2040(214.463744%), September 20, 2041(222.398903%), September 20,2042(230.627662%), September 20, 2043(239.160886%), September 20, 2044(248.009839%), September 20,2045(257.186203%), September 20, 2046(266.702092%), September 20,2047(276.57007%), September 20, 2048(286.803162%)
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.70%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1964502899
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
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%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.73%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922
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
	<i>Regulatory treatment</i>	
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	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%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.08%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RH9
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	3
10	Accounting classification	Liability - fair value option
11	Original date of issuance	October 29, 2019
12	Perpetual or dated	Dated
13	Original maturity date	October 29, 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	October 29, 2021(102.5%)
16	Subsequent call dates, if applicable	April 29, 2022(102.6%), October 29,2022(102.6%), April 29,2023(102.75%), October 29,2023(102.75%), April 29, 2024(102.85%), October 29, 2024(102.85%), April 29,2025(103.00%), October 29, 2025(103.00%), April 29, 2026(103.1%), October 29, 2026(103.1%), April 29,2027(103.25%), October 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29,2029(103.5%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
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 instruments governed by foreign law)	N/A	Contractual
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	USD 33
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	November 1, 2019	November 8, 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	November 1, 2029	November 8, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 1, 2022 (100.0%)	November 8, 2023 (100%)
16	Subsequent call dates, if applicable	N/A	February 8, 2024(100%), May 8, 2024(100%), August 8, 2024(100%), November 8, 2024(100%), February 8, 2025(100%), May 8, 2025(100%), August, 2025(100%), November 8, 2025(100%), February 8, 2026(100%), May 8, 2026(100%), August 8, 2026(100%), November 8, 2026(100%), February 8, 2027(100%), May 8, 2027(100%), August 8, 2027(100%)
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6: 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	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332765
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50
10	Accounting classification	Liability - fair value option
11	Original date of issuance	November 26, 2019
12	Perpetual or dated	Dated
13	Original maturity date	November 26, 2059
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	May 26, 2021 (105.753812%)
16	Subsequent call dates, if applicable	May 26, 2022(109.772457%), May 26, 2023(113.94381%), May 26, 2024(118.273675%), May 26, 2025(122.768074%), May 26, 2026(127.433261%), May 26, 2027(132.275725%), May 26, 2028(137.302203%), May 26, 2029(142.519687%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), May 26, 2032(159.392146%), May 26, 2033(165.449048%), May 26, 2034(171.736112%), May 26, 2035(178.262084%), May 26, 2036(185.036043%), May 26, 2037(192.067413%), May 26, 2038(199.365975%), May 26, 2039(206.941882%), May 26, 2040(214.805673%), May 26, 2041(222.968289%), May 26, 2042(231.441084%), May 26, 2043(240.235845%), May 26, 2044(249.364807%), May 26, 2045(258.84067%), May 26, 2046(268.676615%), May 26, 2047(278.886326%), May 26, 2048(289.484007%), May 26, 2049(300.484399), May 26, 2050(311.902806%), May 26, 2051(323.755113%), May 26, 2052( 336.057807%), May 26, 2053(348.828004%), May 26, 2054(362.083468%), May 26, 2055(375.84264%), May 26, 2056(390.12466%), May 26, 2057(404.949397%), May 26, 2058(420.337474%).
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
<i>Regulatory treatment</i>		
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%)
<i>Coupons/dividends</i>		
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
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)	XS1991332682	780086RLO	780086RMB
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 25	4.1	2.09
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)
16	Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%), December 12, 2024(100%), December 12, 2025(100%), December 12, 2026(100%), December 12, 2027(100%), December 12, 2028(100%), December 12, 2029(100%), December 12, 2030(100%), December 12, 2031(100%), December 12, 2032(100%), December 12, 2033(100%)	June 18, 2022(102.75%), December 18, 2022(102.75%), June 18, 2023(102.75%), December 18, 2023(102.75%), June 18, 2024(103%), December 18, 2024(103%), June 18, 2025(103%), December 18, 2025(103%), June 18, 2026(103.25%), December 18, 2026(103.25%), June 18, 2027(103.25%), December 18, 2027(103.25%), June 18, 2028(103.5%), December 18, 2028(103.5%), June 18, 2029(103.5%)	June 18, 2022(102.55%), December 18, 2022(102.55%), June 18, 2023(102.6%), December 18, 2023(102.6%), June 18, 2024(102.65%), December 18, 2024(102.65%), June 18, 2025(102.75%), December 18, 2025(102.75%), June 18, 2026(103%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%	1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
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)	XS1991338291	78014RBU3	XS2092547194
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
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	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 19, 2019	December 23, 2019	December 31, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 19, 2031	June 23, 2028	December 31, 2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102.4%)	N/A
16	Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%), 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
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2092546972	XS2092546386
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>		
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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Float	Float
18	Coupon rate and any related index	SONIA, subject to floor (1.00%)	SONIA, subject to floor (1.05%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments 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)	XS2097228790
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
	<i>Regulatory treatment</i>	
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	January 6, 2020
12	Perpetual or dated	Dated
13	Original maturity date	January 06, 2025
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
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	SOFR, subject to floor (2.20%) Cap (2.5%)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM00217AR7
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
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 60
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, 2050
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.60%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCA6
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)	Contractual
	<i>Regulatory treatment</i>	
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%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
<i>Regulatory treatment</i>			
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 120	EUR 20
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, 2048(276.57007%), February 5, 2049(286.80316%), February 5, 2050(297.41488%), February 5, 2051(308.41923%), February 5, 2052(319.83074%), February 5, 2053(331.66448%), February 5, 2054(343.93606%), February 5, 2055(356.66170%), February 5, 2056(369.85818%), February 5, 2057(383.54293%), February 5, 2058(397.73402%), February 5, 2059(412.45018%)	February 6, 2030(100.00%), February 6, 2035(100.00%).
<i>Coupons/dividends</i>			
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
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332500	780086RR7	78014RCH1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 70	2.1	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 18, 2020	February 21, 2020	February 27, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 18, 2060	February 21, 2030	February 27, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 18, 2022(107.329600%)	February 21, 2022(102.200%)	February 27, 2022(102.000%)
16	Subsequent call dates, if applicable	February 18, 2023(111.193466%), February 18, 2024(115.196430%), February 18, 2025(119.343502%), February 18, 2026(123.639868%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2029(137.479454%), February 18, 2030(142.428714%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(169.979415%), February 18, 2036(176.098674%), February 18, 2037(182.438227%), February 18, 2038(189.006003%), February 18, 2039(195.810219%), February 18, 2040(202.859387%), February 18, 2041(210.162325%), February 18, 2042(217.728168%), February 18, 2043(225.566382%), February 18, 2044(233.686772%), February 18, 2045(242.099496%), February 18, 2046(250.815078%), February 18, 2047(259.844421%), February 18, 2048(269.198820%), February 18, 2049(278.889977%), February 18, 2050(288.930016%), February 18, 2051(299.331497%), February 18, 2052(310.107431%), February 18, 2053(321.271298%), February 18, 2054(332.837065%), February 18, 2055(344.819200%), February 18, 2056(357.232691%), February 18, 2057(370.093068%), February 18, 2058(383.416418%), February 18, 2059(397.219409%).	August 21, 2022(102.300%), February 21, 2023(102.300%), August 21, 2023(102.300%), February 21, 2024(102.300%), August 21, 2024(102.400%), February 21, 2025(102.400%), 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 21, 2029(103.000%), August 21, 2029(103.000%).	August 27, 2022(102.000%), February 27, 2023(102.000%), August 27, 2023(102.050%), February 27, 2024(102.050%), August 27, 2024(102.200%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float
18	Coupon rate and any related index	3.60%	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10: 3.00%	Y1-3: 2.00%, Y4: 2.05%, Y5: 2.20%
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)	78014RCG3	78014RCQ1	78014RCN8
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50	USD 25	USD 8.225
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 27, 2020	March 17, 2020	March 27, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 27, 2023	March 17, 2023	March 27, 2025
14	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	March 27, 2022(101.500%)
16	Subsequent call dates, if applicable	N/A	N/A	September 27, 2022(101.750%), March 27, 2023(101.750%), September 27, 2023(102.000%), March 27, 2024(102.000%), September 27, 2024(102.500%).
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed-Float	Fixed-Float
18	Coupon rate and any related index	Y1: 1.90%, Y2-3: USD SOFR + 0.295%, subject to floor (0.00%)	Y1-1.25: 3.25%, Y1.25-3: USD SOFR + 0.89%, subject to floor (0.00%)	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in 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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 20.9	EUR 8	AUD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 31, 2020	April 6, 2020	April 6, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 31, 2023	April 6, 2035	April 6, 2040
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	April 6, 2022(100.00%),	April 7, 2022(100.000%)
16	Subsequent call dates, if applicable	N/A	April 6, 2023(100.000%), April 6, 2024(100.00%), April 6, 2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2030(100.00%), April 6, 2031(100.00%), April 6, 2032(100.00%), April 6, 2033(100.00%), April 6, 2034(100.00%).	October 7, 2022(100.000%), April 7, 2023(100.000%), October 7, 2023(100.000%), April 7, 2024(100.000%), October 7, 2024(100.000%), April 7, 2025(100.000%), October 7, 2025(100.000%), April 7, 2026(100.000%), October 7, 2026(100.000%), April 7, 2027(100.000%), October 7, 2027(100.000%), April 7, 2028(100.000%), October 7, 2028(100.000%), April 7, 2029(100.000%), October 7, 2029(100.000%), April 7, 2030(100.000%), October 7, 2030(100.000%), April 7, 2031(100.000%), October 7, 2031(100.000%), April 7, 2032(100.000%), October 7, 2032(100.000%), April 7, 2033(100.000%), October 7, 2033(100.000%), April 7, 2034(100.000%), October 7, 2034(100.000%), April 7, 2035(100.000%), October 7, 2035(100.000%), April 7, 2036(100.000%), October 7, 2036(100.000%), April 7, 2037(100.000%), October 7, 2037(100.000%), April 7, 2038(100.000%), October 7, 2038(100.000%), April 7, 2039(100.000%), October 7, 2039(100.000%).
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SONIA, subject to floor	2.600%	2.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332336	780086RY2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
<i>Regulatory treatment</i>			
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(129.658971%), April 7, 2029(133.937718%), April 7, 2030(138.357662%), April 7, 2031(142.923465%), April 7, 2032(147.639939%), April 7, 2033(152.512057%), April 7, 2034(157.544955%), April 7, 2035(162.743939%), April 7, 2036(168.114489%), April 7, 2037(173.662267%), April 7, 2038(179.393122%), April 7, 2039(185.313095%), April 7, 2040(191.428427%), April 7, 2041(197.745565%), April 7, 2042(204.271169%), April 7, 2043(211.012117%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2046(232.599276%), April 7, 2047(240.275053%), April 7, 2048(248.204129%), April 7, 2049(256.394866%), April 7, 2050(264.855896%), April 7, 2051(273.596141%), April 7, 2052(282.624813%), April 7, 2053(291.951432%), April 7, 2054(301.585830%), April 7, 2055(311.538162%), April 7, 2056(321.818921%), April 7, 2057(332.438946%), April 7, 2058(343.409431%), April 7, 2059(354.741942%)	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%)
<i>Coupons/dividends</i>			
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332179	78014RCS7	XS1991337723
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
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, 2027(129.133094%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.447133%), April 14, 2032(155.006567%), April 14, 2033(160.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.390785%), April 14, 2037(186.064122%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2041(215.334031%), April 14, 2042(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(249.208415%), April 14, 2046(258.478968%), April 14, 2047(268.094385%), April 14, 2048(278.067496%), April 14, 2049(288.411607%), April 14, 2050(299.140519%), April 14, 2051(310.268546%), April 14, 2052(321.810536%), April 14, 2053(333.781888%), April 14, 2054(346.198575%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2059(415.563902%).	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, 2029(100.000%), October 14, 2029(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%)	
<i>Coupons/dividends</i>				
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	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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 12	EUR 50	USD 3,775
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 20, 2020	April 27, 2020	April 30, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 20, 2035	April 27, 2035	April 30, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 20, 2025(100.000%)	April 27, 2025(100.000%)	April 30, 2022(102.250%)
16	Subsequent call dates, if applicable	April 20, 2026(100.000%), April 20, 2027(100.000%), April 20, 2028(100.000%), April 20, 2029(100.000%), April 20, 2030(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%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.13%	2.15%	Y1-2: 2.25%, Y3-4: 2.50%, Y5: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCT5	CAMM002JFUND5
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 instruments governed by foreign law)	Contractual	N/A
<i>Regulatory treatment</i>			
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, 2026(65.17084%), February 25, 2027(66.34392%), February 25, 2028(67.53811%), February 25, 2029(68.75379%), February 25, 2030(69.99136%), February 25, 2031(71.25121%), February 25, 2032(72.53373%), February 25, 2033(73.83933%), February 25, 2034(75.16844%), February 25, 2035(76.52147%), February 25, 2036(77.89886%), February 25, 2037(79.30104%), February 25, 2038(80.72846%), February 25, 2039(82.18157%), February 25, 2040(83.66084%), February 25, 2041(85.16673%), February 25, 2042(86.69974%), February 25, 2043(88.26033%), February 25, 2044(89.84902%), February 25, 2045(91.46630%), February 25, 2046(93.11269%), February 25, 2047(94.78872%), February 25, 2048(96.49492%), February 25, 2049(98.23183%), February 25, 2050(100.000%)
<i>Coupons/dividends</i>			
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

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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.25	USD 1.75	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%)	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable	November 15, 2022(101.500%), May 15, 2023(101.500%), November 15, 2023(101.650%), May 15, 2024(101.650%), November 15, 2024(101.800%)	November 19, 2022(101.650%), May 19, 2023(101.650%), November 19, 2023(101.750%), May 19, 2024(101.750%), November 19, 2024(101.850%), May 19, 2025(101.850%), November 19, 2025(102.000%), May 19, 2026(102.000%), November 19, 2026(102.500%)	May 22, 2025(100.000%), May 22, 2026(100.000%), May 22, 2027(100.000%), May 22, 2028(100.000%), May 22, 2029(100.000%), May 22, 2030(100.000%), May 22, 2031(100.000%), May 22, 2032(100.000%), May 22, 2033(100.000%), May 22, 2034(100.000%)
<i>Coupons/dividends</i>				
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: 2.00%, 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 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)	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-eligible instruments governed by foreign law)	N/A	N/A
<i>Regulatory treatment</i>			
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 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, 2037(173.662267%), May 26, 2038(179.393122%), May 26, 2039(185.313095%), May 26, 2040(191.428427%), May 26, 2041(197.745565%), May 26, 2042(204.271169%), May 26, 2043(211.012117%), May 26, 2044(217.975517%), May 26, 2045(225.168709%), May 26, 2046(232.599276%), May 26, 2047(240.275053%), May 26, 2048(248.204129%), May 26, 2049(256.394866%), May 26, 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, 2029(100.000%), June 18, 2030(100.000%), June 18, 2031(100.000%), June 18, 2032(100.000%), June 18, 2033(100.000%), June 18, 2034(100.000%)
<i>Coupons/dividends</i>			
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	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
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 instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>		
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%)
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	1.51%	Y1-2: 1.40%, Y3: 1.50%, Y4: 1.60%, Y5: 1.75, Y6: 2.00%, Y7: 2.25%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A



Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
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
	<i>Regulatory treatment</i>	
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%)
	<i>Coupons/dividends</i>	
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 issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	0.0	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 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%)	February 20, 2023(101.450%), August 20, 2023(101.450%), February 20, 2024(101.450%), August 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, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), 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%)
<i>Coupons/dividends</i>				
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
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991337483	780086SQ8
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
	<i>Regulatory treatment</i>		
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, 2027(100.000%), September 22, 2028(100.000%), September 22, 2029(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2032(100.000%), September 22, 2033(100.000%), September 22, 2034(100.000%)	April 1, 2023(101.300%), October 1, 2023(101.300%), April 1, 2024(101.400%), October 1, 2024(101.400%), April 1, 2025(101.500%), October 1, 2025(101.500%), April 1, 2026(101.750%), October 1, 2026(101.750%), April 1, 2027(102.000%)
	<i>Coupons/dividends</i>		
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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, 2027(102.100%), April 16, 2028(102.250%), October 16, 2028(102.250%), April 16, 2029(102.500%), October 16, 2029(102.500%), April 16, 2030(103.000%)
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<b>Regulatory treatment</b>				
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	Subsequent call dates, if applicable	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, 2027(100.000%), October 22, 2028(100.000%), October 22, 2029(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2032(100.000%), October 22, 2033(100.000%), October 22, 2034(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, 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%)
<b>Coupons/dividends</b>				
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	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)	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
<i>Regulatory treatment</i>				
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%)	May 19, 2023(100.000%), November 19, 2023(100.000%), May 19, 2024(100.000%)	November 23, 2024(100.000%), November 23, 2025(100.000%), November 23, 2026(100.000%), November 23, 2027(100.000%), November 23, 2028(100.000%), November 23, 2029(100.000%), November 23, 2030(100.000%), November 23, 2031(100.000%), November 23, 2032(100.000%), November 23, 2033(100.000%), November 23, 2034(100.000%)
<i>Coupons/dividends</i>				
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	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)	XS1991331361	XS1991331528	XS1991331015
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 98	USD 250	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	November 24, 2020	November 30, 2020	December 10, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2060	November 30, 2060	December 10, 2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2025(114.806261%)	November 30, 2025(114.248950%)	December 10, 2023(108.795990%),
16	Subsequent call dates, if applicable	November 24, 2026(118.020836%), November 24, 2027(121.325420%), November 24, 2028(124.722532%), November 24, 2029(128.214762%), November 24, 2030(131.804776%), November 24, 2031(135.495309%), November 24, 2032(139.289178%), November 24, 2033(143.189275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2037(159.912697%), November 24, 2038(164.390253%), November 24, 2039(168.993180%), November 24, 2040(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(194.014751%), November 24, 2045(199.447165%), November 24, 2046(205.031685%), November 24, 2047(210.772572%), November 24, 2048(216.674204%), November 24, 2049(222.741082%), November 24, 2050(228.977832%), November 24, 2051(235.389212%), November 24, 2052(241.980110%), November 24, 2053(248.755553%), November 24, 2054(255.720708%), November 24, 2055(262.880888%), November 24, 2056(270.241553%), November 24, 2057(277.808316%), November 24, 2058(285.586949%), November 24, 2059(293.583384%)	November 30, 2026(117.333672%), November 30, 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, 2032(137.671905%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2035(149.127128%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.700696%), November 30, 2043(184.552615%), November 30, 2044(189.535535%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2047(205.306159%), November 30, 2048(210.849425%), November 30, 2049(216.542359%), November 30, 2050(222.389003%), November 30, 2051(228.393506%), November 30, 2052(234.560131%), November 30, 2053(240.893254%), November 30, 2054(247.397372%), November 30, 2055(254.077101%), November 30, 2056(260.937183%), November 30, 2057(267.982487%), November 30, 2058(275.218014%), November 30, 2059(282.648900%)	December 10, 2024(111.896676%), December 10, 2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739096%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2030(132.447255%), December 10, 2031(136.222001%), December 10, 2032(140.104328%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2035(152.427891%), December 10, 2036(156.772086%), December 10, 2037(161.240090%), December 10, 2038(165.835433%), December 10, 2039(170.561743%), December 10, 2040(175.422752%), December 10, 2041(180.422301%), December 10, 2042(185.564336%), December 10, 2043(190.852920%), December 10, 2044(196.292228%), December 10, 2045(201.886557%), December 10, 2046(207.640323%), December 10, 2047(213.558073%), December 10, 2048(219.644478%), December 10, 2049(225.904345%), December 10, 2050(232.342619%), December 10, 2051(238.964384%), December 10, 2052(245.774869%), December 10, 2053(252.779453%), December 10, 2054(259.983667%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2058(290.913081%), December 10, 2059(299.204103%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	2.70%	2.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
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)	780086TA2	780086SZ8	780086TB0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	5.5	10.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
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, 2027(114.400%), December 17, 2028(116.620%), December 17, 2029(118.880%), 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
<i>Coupons/dividends</i>				
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	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)	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
<b>Regulatory treatment</b>				
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	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 31, 2020	January 4, 2021	January 25, 2021
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	Optional call date, contingent call dates and redemption amount	December 31, 2022(102.100%)	January 4, 2025(100.000%)	January 25, 2026(114.917984%)
16	Subsequent call dates, if applicable	June 30, 2023(102.100%), December 31, 2023(102.100%), June 30, 2024(102.100%), December 31, 2024(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), June 30, 2026(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2027(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), December 31, 2029(102.100%), June 30, 2030(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), December 31, 2031(102.100%), June 30, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2033(102.100%), June 30, 2034(102.100%), December 31, 2034(102.100%), June 30, 2035(102.100%), December 31, 2035(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2037(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), December 31, 2038(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2040(102.100%)	January 4, 2026(100.000%), January 4, 2027(100.000%), January 4, 2028(100.000%), January 4, 2029(100.000%), January 4, 2030(100.000%), January 4, 2031(100.000%), January 4, 2032(100.000%), January 4, 2033(100.000%), January 4, 2034(100.000%), January 4, 2035(100.000%)	January 25, 2027(118.158671%), January 25, 2028(121.490745%), January 25, 2029(124.916784%), January 25, 2030(128.439438%), January 25, 2031(132.061430%), January 25, 2032(135.785562%), January 25, 2033(139.614715%), January 25, 2034(143.551850%), January 25, 2035(147.600012%), January 25, 2036(151.762333%), January 25, 2037(156.042030%), January 25, 2038(160.442416%), January 25, 2039(164.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.419506%), January 25, 2047(206.071337%), January 25, 2048(211.882548%), January 25, 2049(217.857636%), January 25, 2050(224.001221%), January 25, 2051(230.318056%), January 25, 2052(236.813025%), January 25, 2053(243.491152%), January 25, 2054(250.357603%), January 25, 2055(257.417687%), January 25, 2056(264.676866%), January 25, 2057(272.140754%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2060(295.819216%)
<b>Coupons/dividends</b>				
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	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)	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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	USD 10	USD 200
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	January 29, 2021	January 29, 2021	February 8, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 29, 2026	January 29, 2029	February 8, 2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2023(100.825%)	January 29, 2023(101.000%),	February 8, 2026(114.527334%)
16	Subsequent call dates, if applicable	July 29, 2023(100.900%), January 29, 2024(100.900%), July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2023(101.000%), January 29, 2024(101.000%), July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	February 8, 2027(117.676836%), February 8, 2028(120.912949%), February 8, 2029(124.238055%), February 8, 2030(127.654602%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(138.478378%), February 8, 2034(142.286533%), February 8, 2035(146.199413%), February 8, 2036(150.219896%), February 8, 2037(154.350944%), February 8, 2038(158.595595%), February 8, 2039(162.956973%), February 8, 2040(167.438290%), February 8, 2041(172.042843%), February 8, 2042(176.774021%), February 8, 2043(181.635307%), February 8, 2044(186.630278%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2048(208.022075%), February 8, 2049(213.742682%), February 8, 2050(219.620606%), February 8, 2051(225.660173%), February 8, 2052(231.865828%), February 8, 2053(238.242138%), February 8, 2054(244.793797%), February 8, 2055(251.525626%), February 8, 2056(258.442581%), February 8, 2057(265.549752%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2060(288.065595%), February 8, 2061(295.987399%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	EUR 10	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 25, 2021	February 26, 2021	February 26, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 25, 2036	February 26, 2041	February 26, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 25, 2024(100.000%)	February 26, 2024(100.000%)	February 26, 2025(101.125%)
16	Subsequent call dates, if applicable	February 25, 2025(100.000%), February 25, 2026(100.000%), February 25, 2027(100.000%), February 25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25, 2031(100.000%), February 25, 2032(100.000%), February 25, 2033(100.000%), February 25, 2034(100.000%), February 25, 2035(100.000%)	February 26, 2025(100.000%), February 26, 2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(103.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%), February 26, 2035(100.000%), February 26, 2036(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2039(100.000%), February 26, 2040(100.000%)	August 26, 2025(101.150%), February 26, 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%)
<i>Coupons/dividends</i>				
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	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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.025	USD 30	4.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 26, 2021	March 5, 2021	March 16, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 26, 2027	March 5, 2036	March 16, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 26, 2023(101.000%)	March 5, 2024(102.570%)	March 16, 2023(101.250%)
16	Subsequent call dates, if applicable	August 26, 2023(101.000%), February 26, 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%)
<i>Coupons/dividends</i>				
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
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)	XS1991334548	780086TG9	780086TH7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	Optional call date, contingent call dates and redemption amount	March 29, 2026(118.024612%)	March 31, 2023(101.250%),	April 5, 2023(104.240000%)
16	Subsequent call dates, if applicable	March 29, 2027(122.002041%), March 29, 2028(126.113510%), March 29, 2029(130.363536%), March 29, 2030(134.756787%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2033(148.844981%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(169.946514%), March 29, 2038(175.673711%), March 29, 2039(181.593915%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2042(200.578714%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2046(229.014461%), March 29, 2047(236.732249%), March 29, 2048(244.710125%), March 29, 2049(252.956857%), March 29, 2050(261.481503%), March 29, 2051(270.293429%), March 29, 2052(279.402318%), March 29, 2053(288.818176%), March 29, 2054(298.551348%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2060(364.238740%), March 29, 2061(376.513585%)	September 30, 2023(101.400%), March 31, 2024(101.400%), September 30, 2024(101.500%), March 31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2024(106.430000%), April 5, 2025(108.670000%), April 5, 2026(110.950000%), April 5, 2027(113.280000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%
19	Existence of a dividend stopper	No	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)	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-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
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 20, 2024(101.250%), April 20, 2025(101.250%), October 20, 2025(101.250%)	October 29, 2023(101.400%), April 29, 2024(101.400%), October 29, 2024(101.500%), April 29, 2025(101.500%), October 29, 2025(101.750%)
<i>Coupons/dividends</i>				
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 floor	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	780086TL8	780086TN4	780086TP9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	5.0	5.0	5.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 4, 2021	May 26, 2021	June 1, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 4, 2026	May 26, 2026	June 1, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 4, 2023(101.450%)	May 26, 2023(101.500%)	June 1, 2022(101.400%),
16	Subsequent call dates, if applicable	November 4, 2023(101.500%), May 4, 2024(101.500%), November 4, 2024(101.650%), May 4, 2025(101.650%), November 4, 2025(101.750%)	November 26, 2023(101.600%), May 26, 2024(101.600%), November 26, 2024(101.700%), May 26, 2025(101.700%), November 26, 2025(101.800%)	December 1, 2022(101.550%), June 1, 2023(101.550%), December 1, 2023(101.650%), June 1, 2024(101.650%), December 1, 2024(101.750%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%	Y1-2: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80%	Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, Y4: 1.65%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	780086TRS	780086TS3	780086TU8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	3.0	4.4	5.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	June 7, 2021	June 29, 2021	July 14, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 7, 2028	June 29, 2026	July 14, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 7, 2023(101.850%),	June 29, 2023(101.250%),	July 14, 2023(101.910%),
16	Subsequent call dates, if applicable	December 7, 2023(101.850%), June 7, 2024(101.850%), December 7, 2024(101.850%), June 7, 2025(101.850%), December 7, 2025(101.850%), June 7, 2026(101.850%), December 7, 2026(101.850%), June 7, 2027(101.850%), December 7, 2027(101.850%)	December 29, 2023(101.450%), June 29, 2024(101.450%), December 29, 2024(101.600%), June 29, 2025(101.600%), December 29, 2025(101.750%)	January 14, 2024(101.910%), July 14, 2024(101.910%), January 14, 2025(101.910%), July 14, 2025(101.910%), January 14, 2026(101.910%), July 14, 2026(101.910%), January 14, 2027(101.910%), July 14, 2027(101.910%), January 14, 2028(101.910%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.85%	Y1-2: 1.25%, Y3: 1.45%, Y4: 1.60%, Y5: 1.75%	1.91%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
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)	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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	5.0	USD 5	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	July 16, 2021	July 20, 2021	July 27, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 16, 2026	July 20, 2028	July 27, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.600%),	July 20, 2023(101.250%),	July 27, 2023(101.000%),
16	Subsequent call dates, if applicable	January 16, 2024(101.650%), July 16, 2024(101.650%), January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	October 20, 2023(101.250%), January 20, 2024(101.250%), April 20, 2024(101.250%), July 20, 2024(101.250%), October 20, 2024(101.250%), January 20, 2025(101.250%), April 20, 2025(101.250%), July 20, 2025(101.250%), October 20, 2025(101.500%), January 20, 2026(101.500%), April 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2026(101.500%), January 20, 2027(101.500%), April 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	January 27, 2024(101.000%), July 27, 2024(101.000%), January 27, 2025(101.000%), July 27, 2025(101.000%), January 27, 2026(101.000%), July 27, 2026(101.000%), January 27, 2027(102.500%), July 27, 2027(102.500%), January 27, 2028(102.500%)
<b>Coupons/dividends</b>				
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	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)	780086TW4	XS1991340867	780086TZ7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	2.0	EUR 60	2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	July 30, 2021	August 11, 2021	August 27, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 30, 2026	August 11, 2036	August 27, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 30, 2023(101.500%),	August 11, 2028 (100.00%)	August 27, 2023(101.450%)
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%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	Accounting classification	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	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 22, 2061	September 22, 2031	September 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 22, 2026(117.057296%)	September 22, 2023(104.690%)	September 29, 2023(101.400%)
16	Subsequent call dates, if applicable	September 22, 2027(120.803129%), September 22, 2028(124.668829%), September 22, 2029(128.658232%), September 22, 2030(132.775295%), September 22, 2031(137.024105%), September 22, 2032(141.408876%), September 22, 2033(145.933960%), September 22, 2034(150.603847%), September 22, 2035(155.423170%), September 22, 2036(160.396711%), September 22, 2037(165.529406%), September 22, 2038(170.826347%), September 22, 2039(176.292790%), September 22, 2040(181.934159%), September 22, 2041(187.756053%), September 22, 2042(193.764246%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(212.967207%), September 22, 2046(219.782157%), September 22, 2047(226.815187%), September 22, 2048(234.073272%), September 22, 2049(241.563617%), September 22, 2050(249.293653%), September 22, 2051(257.271050%), September 22, 2052(265.503723%), September 22, 2053(273.999843%), September 22, 2054(282.767838%), September 22, 2055(291.816408%), September 22, 2056(301.154533%), September 22, 2057(310.791478%), September 22, 2058(320.736806%), September 22, 2059(331.000384%), September 22, 2060(341.592396%), September 22, 2061(352.523353%)	September 22, 2024(107.120%), September 22, 2025(109.610%), September 22, 2026(112.150%), September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	March 29, 2024(101.450%), September 29, 2024(101.450%), March 29, 2025(101.500%), September 29, 2025(101.500%), March 29, 2026(101.550%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.20%	2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	2.9	4.0	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	September 29, 2021	November 3, 2021	September 30, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 29, 2026	November 3, 2026	June 30, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 29, 2023(101.500%),	November 3, 2023(101.800%)	September 30, 2023(101.250%)
16	Subsequent call dates, if applicable	March 29, 2024(101.550%), September 29, 2024(101.550%), March 29, 2025(101.600%), September 29, 2025(101.600%), March 29, 2026(101.650%)	May 3, 2024(101.900%), November 3, 2024(101.900%), May 3, 2025(101.900%), November 3, 2025(101.900%), May 3, 2026(102.100%)	December 30, 2023(101.250%), March 30, 2024(101.250%), June 30, 2024(101.250%), September 30, 2024(101.250%), December 30, 2024(101.250%), March 30, 2025(101.250%), June 30, 2025(101.250%), September 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2026(101.250%), June 30, 2026(101.250%), September 30, 2026(101.250%), December 30, 2026(101.250%), March 30, 2027(101.250%)
<i>Coupons/dividends</i>				
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

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)	XS2393305847	780086UG7	XS2393288571
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	0.0	5.0	USD 260
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	November 9, 2021	November 12, 2021	December 6, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 10, 2025	November 12, 2024	December 6, 2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 10, 2023(101.560%)	November 12, 2023(101.810%),	December 6, 2026(117.625534%)
16	Subsequent call dates, if applicable	May 10, 2024(101.560%), November 10, 2024(101.560%), May 10, 2025(101.900%)	May 12, 2024(101.810%)	December 6, 2027(121.507176%), December 6, 2028(125.516913%), December 6, 2029(129.658971%), December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(152.512057%), December 6, 2035(157.544955%), December 6, 2036(162.743839%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(197.745565%), December 6, 2043(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2050(256.394866%), December 6, 2051(264.855896%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(291.951432%), December 6, 2055(301.585830%), December 6, 2056(311.538162%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.56%	1.81%	3.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	78014RDU1	780086UK8	780086UJ1
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
<i>Regulatory treatment</i>				
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 16	9.7	3.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 29, 2021	December 29, 2021	December 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 29, 2026	December 29, 2033	December 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		December 29, 2026(115.590000%)	December 29, 2023(101.850%)
16	Subsequent call dates, if applicable		December 29, 2027(118.990000%), 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%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 0.79%, subject to cap and floor	2.94%	Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%
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
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)	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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.8	USD 465	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 31, 2021	January 26, 2022	January 26, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 31, 2026	January 26, 2052	January 26, 2052
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 26, 2027(117.397974%)	January 26, 2027(117.397974%)	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, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2034(146.955366%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2037(161.801227%), January 26, 2038(167.075947%), January 26, 2039(172.522623%), January 26, 2040(178.146860%), January 26, 2041(183.954448%), January 26, 2042(189.951363%), January 26, 2043(196.143777%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2046(215.958796%), January 26, 2047(222.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	January 26, 2028(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2034(151.457600%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2037(168.021100%), January 26, 2038(173.935500%), January 26, 2039(180.058000%), January 26, 2040(186.396100%), January 26, 2041(192.957200%), January 26, 2042(199.749300%), January 26, 2043(206.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2046(229.394100%), January 26, 2047(237.468800%), January 26, 2048(245.827700%), January 26, 2049(254.480900%), January 26, 2050(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),
<b>Coupons/dividends</b>				
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	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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	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			
<i>Coupons/dividends</i>				
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 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)	780086JN2	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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
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%)	
<i>Coupons/dividends</i>				
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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%)
<i>Coupons/dividends</i>				
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
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878155503
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
	<i>Regulatory treatment</i>	
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	GBP 2
10	Accounting classification	Liability - fair value option
11	Original date of issuance	4-Mar-22
12	Perpetual or dated	Dated
13	Original maturity date	18-Feb-27
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	February 18, 2023(101.700%)
16	Subsequent call dates, if applicable	August 18, 2023(101.700%), February 18, 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%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.70%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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	4.2	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		March 16, 2024(102.380%)	
16	Subsequent call dates, if applicable		September 16, 2024(102.380%), March 16, 2025(102.380%), September 16, 2025(102.380%)	
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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

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)	780086JR3	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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%), March 24, 2028(127.26%), March 24, 2029(132.48%), March 24, 2030(137.91%), March 24, 2031(143.57%)		September 28, 2023(102.950%)
<i>Coupons/dividends</i>				
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)	780086LQJ5	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-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
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, 2024(103.050%), September 30, 2024(103.050%), March 30, 2025(103.050%), September 30, 2025(103.050%), March 30, 2026(103.050%), September 30, 2026(103.050%)	September 30, 2024(104.000%), March 30, 2025(104.000%), September 30, 2025(104.000%), March 30, 2026(104.000%), September 30, 2026(104.000%), March 30, 2027(104.000%), September 30, 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%)	
<i>Coupons/dividends</i>				
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	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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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)	XS2400419011	XS2400422312	XS2451409671
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
<i>Regulatory treatment</i>				
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 1.9	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 amount		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%)	
<i>Coupons/dividends</i>				
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 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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	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			
<i>Coupons/dividends</i>				
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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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

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)	XS2451408277	780086UW2	XS1192971767
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
<b>Regulatory treatment</b>				
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	1.8	USD 110
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Apr-22	8-Apr-22	8-Apr-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Apr-24	29-Jun-40	8-Apr-52
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 8, 2024(109.690000%),	April 8, 2027(123.134661%)
16	Subsequent call dates, if applicable		July 8, 2024(110.960000%), October 8, 2024(112.250000%), January 8, 2025(113.560000%), April 8, 2025(114.880000%), July 8, 2025(116.210000%), October 8, 2025(117.560000%), January 8, 2026(118.930000%), April 8, 2026(120.310000%), July 8, 2026(121.710000%), October 8, 2026(123.130000%), January 8, 2027(124.560000%), April 8, 2027(126.010000%), July 8, 2027(127.470000%), October 8, 2027(128.950000%), January 8, 2028(130.450000%), April 8, 2028(131.970000%), July 8, 2028(133.500000%), 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%), January 8, 2030(143.090000%), April 8, 2030(144.750000%), July 8, 2030(146.440000%), October 8, 2030(148.140000%), January 8, 2031(149.860000%), April 8, 2031(151.600000%), July 8, 2031(153.360000%), October 8, 2031(155.150000%), January 8, 2032(156.950000%), April 8, 2032(158.780000%), July 8, 2032(160.620000%), October 8, 2032(162.490000%), January 8, 2033(164.380000%), April 8, 2033(166.290000%), July 8, 2033(168.220000%), October 8, 2033(170.180000%), January 8, 2034(172.150000%), April 8, 2034(174.160000%), July 8, 2034(176.180000%), October 8, 2034(178.230000%), January 8, 2035(180.300000%), April 8, 2035(182.400000%), July 8, 2035(184.520000%), October 8, 2035(186.660000%), January 8,	April 8, 2028(128.367884%), April 8, 2029(133.823519%), April 8, 2030(139.511018%), April 8, 2031(145.440237%), April 8, 2032(151.621447%), April 8, 2033(158.065358%), April 8, 2034(164.783136%), April 8, 2035(171.786419%), April 8, 2036(179.087342%), April 8, 2037(186.698554%), April 8, 2038(194.633243%), April 8, 2039(202.905156%), April 8, 2040(211.528625%), April 8, 2041(220.518591%), April 8, 2042(229.890631%), April 8, 2043(239.660983%), April 8, 2044(249.846575%), April 8, 2045(260.465054%), April 8, 2046(271.534819%), April 8, 2047(283.075049%), April 8, 2048(295.105739%), April 8, 2049(307.647732%), April 8, 2050(320.722761%), April 8, 2051(334.353478%), April 8, 2052(348.563501%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Zero	Zero
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.65%. Compounded and Paid at Maturity.	4.25%. 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
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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%)	
<i>Coupons/dividends</i>				
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



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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<b>Regulatory treatment</b>				
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%)	
<b>Coupons/dividends</b>				
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416614662	XS2416616105
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
	<i>Regulatory treatment</i>		
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	USD 1	GBP 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Apr-22	27-Apr-22
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26-Apr-24	27-Oct-23
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		
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Float	Float
18	Coupon rate and any related index	SOFR, 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

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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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%),		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.25%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
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)	780086LX0	78014REG1	78014REF3
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	4.0	USD 4	usd 2.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Apr-22	29-Apr-22	29-Apr-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Apr-27	29-Apr-27	29-Apr-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 29, 2024(103.750%)	April 29, 2024(104.050%)	April 29, 2024(103.700%)
16	Subsequent call dates, if applicable	October 29, 2024(103.950%), April 29, 2025(103.950%), October 29, 2025(104.100%), April 29, 2026(104.100%), October 29, 2026(104.250%)	October 29, 2024(104.050%), April 29, 2025(104.050%), October 29, 2025(104.050%), April 29, 2026(104.050%), October 29, 2026(104.050%)	October 29, 2024(103.700%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 3.75%, Y3: 3.95%, Y4: 4.10%, Y5: 4.25%	4.05%	3.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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 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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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

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)	XS2416617095	780086UY8	780086UZ5
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
<i>Regulatory treatment</i>				
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 3.483	15.0	10.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-May-22	10-May-22	10-May-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-May-24	10-May-32	10-May-47
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 9, 2023(102.860%)	May 10, 2025(116.590%),	May 10, 2032(105.100%)
16	Subsequent call dates, if applicable		May 10, 2026(222.710%), May 10, 2027(229.160%), May 10, 2028(235.940%), May 10, 2029(243.070%), May 10, 2030(250.580%), May 10, 2031(258.490%)	May 10, 2033(105.100%), May 10, 2034(105.100%), May 10, 2035(105.100%), May 10, 2036(105.100%), May 10, 2037(105.100%), May 10, 2038(105.100%), May 10, 2039(105.100%), May 10, 2040(105.100%), May 10, 2041(105.100%), May 10, 2042(105.100%), May 10, 2043(105.100%), May 10, 2044(105.100%), May 10, 2045(105.100%), May 10, 2046(105.100%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
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	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)	XS2451426097	XS2451427905	CA009A7CK009
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
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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)	78014REK2	XS2451428895	780086VA9
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
<i>Regulatory treatment</i>				
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 11.916	USD 1	3.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-May-22	18-May-22	18-May-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-May-26	18-May-24	18-May-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 18, 2023(104.000%)		May 18, 2024(104.350%)
16	Subsequent call dates, if applicable	May 18, 2024(104.000%), November 18, 2024(104.000%), May 18, 2025(104.000%), November 18, 2025(104.000%)		November 18, 2024(104.350%), May 18, 2025(104.350%), November 18, 2025(104.350%), May 18, 2026(104.350%), November 18, 2026(104.350%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.00%	SOFR, subject to cap and floor	4.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	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)	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-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<i>Regulatory treatment</i>				
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%)	
<i>Coupons/dividends</i>				
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%	Y1-Y1.25: 3.30%, 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

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)	78014REU0	XS2451434943	XS2451432731
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
<i>Regulatory treatment</i>				
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 14	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-May-22	26-May-22	30-May-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-May-29	26-May-24	30-May-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 31, 2024(104.450%)		
16	Subsequent call dates, if applicable	November 30, 2024(104.450%), May 31, 2025(104.450%), November 30, 2025(104.450%), May 31, 2026(104.450%), November 30, 2026(104.450%), May 31, 2027(104.450%), November 30, 2027(104.450%), May 31, 2028(104.450%), November 30, 2028(104.450%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.45%	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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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, 2023(101.200%), May 31, 2023(101.200%), August 31, 2023(101.310%), November 30, 2023(101.310%), February 29, 2024(101.310%), May 31, 2024(101.310%), August 31, 2024(101.420%), November 30, 2024(101.420%), February 28, 2025(101.420%)	August 31, 2023(103.800%), November 30, 2023(103.800%), February 29, 2024(103.800%), May 31, 2024(103.800%), August 31, 2024(104.000%), November 30, 2024(104.000%), February 28, 2025(104.000%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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	Optional call date, contingent call dates and redemption amount		December 13, 2023(102.750%)	June 14, 2027(105.050%),
16	Subsequent call dates, if applicable			December 14, 2027(105.050%), June 14, 2028(105.050%), December 14, 2028(105.050%), June 14, 2029(105.050%), December 14, 2029(105.050%), June 14, 2030(105.050%), December 14, 2030(105.050%), June 14, 2031(105.050%), December 14, 2031(105.050%)
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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 2.349	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%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Zero	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
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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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%)		
<i>Coupons/dividends</i>				
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 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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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%)	
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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		June 23, 2023(102.460%)	
16	Subsequent call dates, if applicable		September 23, 2023(102.960%), December 23, 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%)	
<i>Coupons/dividends</i>				
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, 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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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 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-24
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%), June 24, 2032(279.930%), June 24, 2033(290.820%),		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Float	Float
18	Coupon rate and any related index	6.05%. Compounded and Paid at Maturity.	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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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, 2024(104.500%), September 28, 2024(104.700%), December 28, 2024(104.700%), March 28, 2025(104.700%)	June 29, 2038(342.040%), June 29, 2039(355.790%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<b>Regulatory treatment</b>				
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-24
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%)		
<b>Coupons/dividends</b>				
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

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)	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-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
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%)		
<i>Coupons/dividends</i>				
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

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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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	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%)		
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	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			
<i>Coupons/dividends</i>				
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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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 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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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
12	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, 2028(105.800%), July 14, 2028(105.800%), January 14, 2029(105.800%), July 14, 2029(105.800%), January 14, 2030(105.800%), July 14, 2030(105.800%), January 14, 2031(105.800%), July 14, 2031(105.800%), 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, 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(105.750%), July 14, 2028(105.750%), January 14, 2029(105.750%), July 14, 2029(105.750%), January 14, 2030(105.750%), July 14, 2030(105.750%), January 14, 2031(105.750%), July 14, 2031(105.750%), 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%)
<i>Coupons/dividends</i>				
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
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)	CA009A7IKL65	78014RFE5	78014RFF2
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
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 30	USD 8,902	USD 43
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jul-22	15-Jul-22	15-Jul-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jul-42	15-Jan-26	15-Jul-24
14	Issuer 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(104.395%), July 15, 2036(104.395%), July 15, 2040(104.395%)	July 15, 2032(104.300%), July 15, 2036(104.300%), July 15, 2040(104.300%)	July 15, 2023(104.000%), January 15, 2024(104.000%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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			
<i>Coupons/dividends</i>				
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



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)	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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	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, 2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), October 21, 2024(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%)	August 27, 2022(102.000%), February 27, 2023(102.000%), August 27, 2023(102.050%), February 27, 2024(102.050%), August 27, 2024(102.200%)
<i>Coupons/dividends</i>				
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, 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)	XS2497637996	CA009A7KBF37	XS2472689954
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
<i>Regulatory treatment</i>				
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	Perpetual or dated	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%),	
16	Subsequent call dates, if applicable	January 22, 2025(104.130%)	July 22, 2032(104.300%), July 22, 2037(104.300%), July 22, 2042(104.300%), July 22, 2047(104.300%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	4.0	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, 2026(105.150%), July 26, 2026(105.150%), January 26, 2027(105.150%), July 26, 2027(105.150%), January 26, 2028(105.150%), July 26, 2028(105.150%), January 26, 2029(105.150%)	January 26, 2025(105.230%), July 26, 2025(105.230%), January 26, 2026(105.230%), July 26, 2026(105.230%), January 26, 2027(105.230%), July 26, 2027(105.230%), January 26, 2028(105.230%), July 26, 2028(105.230%), January 26, 2029(105.230%), July 26, 2029(105.230%), January 26, 2030(105.230%)	
<b>Coupons/dividends</b>				
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

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)	XS2497638960	XS2497647367	XS2497647441
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 1	USD 5	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	29-Jul-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Aug-24	29-Jan-24	29-Apr-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 2, 2023(102.700%)		
16	Subsequent call dates, if applicable	November 2, 2023(102.700%), February 2, 2024(102.700%), May 2, 2024(102.700%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	2.70%	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				
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)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
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			
<i>Coupons/dividends</i>				
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				
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)	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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 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%)
<i>Coupons/dividends</i>				
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
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)	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-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
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-27	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(104.700%), July 29, 2026(104.700%), January 29, 2027(104.700%)	January 29, 2026(104.850%), July 29, 2026(104.850%), January 29, 2027(104.850%), July 29, 2027(104.850%), 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%)	
<i>Coupons/dividends</i>				
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

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)	XS2497636246	XS2497671078	XS2497671151
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1.25	GBP 1	GBP 4.65
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Jul-22	25-Jul-22	1-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jul-24	25-Jan-24	1-Aug-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			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, 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 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)	XS2497671235	XS2497648506	XS2497673876
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
<i>Regulatory treatment</i>				
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 4.65	USD 1.09	USD 1.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Aug-22	1-Aug-22	3-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Aug-25	1-Aug-25	3-Feb-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			
<i>Coupons/dividends</i>				
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				
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)	XS2497680574	XS2497651807	XS2497675574
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
<b>Regulatory treatment</b>				
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 4.7	EUR 2	CAD 17.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Aug-22	5-Aug-22	5-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Aug-25	5-Feb-24	5-Aug-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			
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, 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

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)	78014RFX3	78014RFW5	XS2497643028
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<b>Regulatory treatment</b>				
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 6.25	USD 7.1	GBP 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Aug-22	5-Aug-22	8-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Aug-25	5-Feb-24	8-Aug-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 5, 2023(104.000%)	February 5, 2023(103.500%)	August 8, 2023(103.700%)
16	Subsequent call dates, if applicable	February 5, 2024(104.000%), August 5, 2024(104.000%), February 5, 2025(104.000%)	August 5, 2023(103.500%)	November 8, 2023(103.700%), February 8, 2024(103.700%), May 8, 2024(103.700%), August 8, 2024(103.700%), November 8, 2024(103.700%), February 8, 2025(103.700%), May 8, 2025(103.700%), August 8, 2025(103.700%), November 8, 2025(103.700%), February 8, 2026(103.700%), May 8, 2026(103.700%), August 8, 2026(103.700%), November 8, 2026(103.700%), February 8, 2027(103.700%), May 8, 2027(103.700%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%	3.50%	3.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	XS2497652870	XS2497679055	XS2497679303
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
<i>Regulatory treatment</i>				
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 3.29	EUR 1	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Aug-22	9-Aug-22	9-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Aug-25	9-Aug-26	9-Aug-27
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			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	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

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)	XS2497679642	780086VN1	XS2497680491
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
<b>Regulatory treatment</b>				
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 20	CAD 6.35	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Aug-22	10-Aug-22	11-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Aug-25	10-Aug-27	11-Feb-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		August 10, 2024(109.730%),	
16	Subsequent call dates, if applicable		August 10, 2025(114.940%), August 10, 2026(120.400%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Zero	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	4.75%	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)	78014ARGA2	XS2497681119	XS2497681549
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
<b>Regulatory treatment</b>				
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 5.5	USD 1	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Aug-22	12-Aug-22	12-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Aug-25	12-Aug-25	12-Aug-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 11, 2023(104.150%)		
16	Subsequent call dates, if applicable	November 11, 2023(104.150%), February 11, 2024(104.150%), May 11, 2024(104.150%), August 11, 2024(104.150%), November 11, 2024(104.150%), February 11, 2025(104.150%), May 11, 2025(104.150%)		
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.15%	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				
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)	78014RGB0	78014RFU9	78014RFT2
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<b>Regulatory treatment</b>				
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 40	USD 19.5	USD 37.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Aug-22	15-Aug-22	12-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Feb-24	15-Aug-25	12-Feb-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 12, 2023(104.100%),	August 15, 2023(104.150%)	February 15, 2023(103.800%)
16	Subsequent call dates, if applicable	November 12, 2023(104.100%)	November 15, 2023(104.150%), February 15, 2024(104.150%), May 15, 2024(104.150%), August 15, 2024(104.150%), November 15, 2024(104.150%), February 15, 2025(104.150%), May 15, 2025(104.150%)	August 15, 2023(103.800%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.10%	4.15%	3.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	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)	78014RFZ8	XS2518111641	XS2518111484
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10.71	USD 1.05	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Aug-22	17-Aug-22	17-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Nov-23	17-Aug-25	17-Aug-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			
<i>Coupons/dividends</i>				
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				
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)	XS2497683750	XS2497683834	XS2497662838
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
<b>Regulatory treatment</b>				
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 1.7	EUR 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Aug-22	17-Aug-22	18-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Aug-24	17-Aug-25	18-Aug-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			August 18, 2023(102.000%)
16	Subsequent call dates, if applicable			November 18, 2023(102.000%), February 18, 2024(102.000%), May 18, 2024(102.000%), August 18, 2024(102.000%), November 18, 2024(102.000%), February 18, 2025(102.000%), May 18, 2025(102.000%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor	2%
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)	XS1092568895	XS2497684303	XS2497685029
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
<i>Regulatory treatment</i>				
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 1.1	GBP 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Aug-22	18-Aug-22	18-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Aug-24	18-Aug-25	18-Feb-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			
<i>Coupons/dividends</i>				
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	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)	XS2497662754	XS2497664370	XS2497686266
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
<i>Regulatory treatment</i>				
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 5	USD 30	USD 5.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Aug-22	19-Aug-22	22-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Aug-24	19-Aug-24	22-Feb-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 19, 2023(101.610%)		
16	Subsequent call dates, if applicable	November 19, 2023(101.610%), February 19, 2024(101.610%), May 19, 2024(101.610%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	1.61%	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				
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)	XS2497686936	XS2497687231	780086VP6
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
<b>Regulatory treatment</b>				
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	USD 2	CAD 6.35
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Aug-22	23-Aug-22	24-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Aug-24	23-Aug-24	24-Aug-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 23, 2024(101.590%)		August 24, 2024(109.620%)
16	Subsequent call dates, if applicable			August 24, 2025(114.770%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Zero
18	Coupon rate and any related index	1.59%	SOFR, subject to cap and floor	4.7% 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
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497688122	XS2497688635
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
	<i>Regulatory treatment</i>		
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 1.7	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Aug-22	25-Aug-22
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25-Aug-25	25-Feb-24
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 25, 2023(104.560%)	
16	Subsequent call dates, if applicable	August 25, 2024(104.560%)	
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Float
18	Coupon rate and any related index	4.56%	SOFR, 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

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)	XS2497689013	78014RGD6	78014RGE4
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
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 86.5	USD 114
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Aug-22	29-Aug-22	29-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Aug-24	29-Feb-24	29-Aug-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		August 29, 2023(104.000%)	August 29, 2023(104.100%)
16	Subsequent call dates, if applicable		November 29, 2023(104.000%)	November 29, 2023(104.100%), February 29, 2024(104.100%), May 29, 2024(104.100%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.00%	4.10%
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)	78014RGF1	XS2518114660	XS2497690615
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
<b>Regulatory treatment</b>				
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 15	EUR 2.5	USD 1.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Aug-22	30-Aug-22	30-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Aug-25	30-Aug-25	30-Aug-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 29, 2023(104.250%)		
16	Subsequent call dates, if applicable	November 29, 2023(104.250%), February 29, 2024(104.250%), May 29, 2024(104.250%), August 29, 2024(104.250%), November 29, 2024(104.250%), February 28, 2025(104.250%), May 29, 2025(104.250%)		
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.25%	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

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)	78014RGL8	XS2518111302	78014RGH7
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 34.829	USD 1.75	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-22	31-Aug-22	31-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Nov-23	31-Aug-25	31-Aug-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2023(104.000%)		August 31, 2024(104.400%)
16	Subsequent call dates, if applicable	May 30, 2023(104.000%), August 30, 2023(104.000%)		February 28, 2025(104.400%), August 31, 2025(104.400%), February 28, 2026(104.400%), August 31, 2026(104.400%), February 28, 2027(104.400%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.00%	SOFR, subject to cap and floor	4.40%
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	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)	780086VR2	78014RGN4	XS2497693718
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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5	USD 14.45	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Aug-22	31-Aug-22	2-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Aug-37	30-Nov-23	2-Sep-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 31, 2024(112.360%),	February 28, 2023(103.900%)	
16	Subsequent call dates, if applicable	August 31, 2025(119.100%), August 31, 2026(126.250%), August 31, 2027(133.820%), August 31, 2028(141.850%), August 31, 2029(150.360%), August 31, 2030(159.380%), August 31, 2031(168.950%), August 31, 2032(179.080%), August 31, 2033(189.830%), August 31, 2034(201.220%), August 31, 2035(213.290%), August 31, 2036(226.090%)	May 30, 2023(103.900%), August 30, 2023(103.900%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Float
18	Coupon rate and any related index	6.00% Compounded and Paid at Maturity.	3.90%	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)	XS2497694443	XS2518122762	XS2497699590
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 1.05	EUR 3.62	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Sep-22	8-Sep-22	9-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Dec-23	8-Sep-26	9-Sep-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			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SONIA, subject to cap and floor	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

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)	XS2524089757	XS2524090094	XS2518121285
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
<i>Regulatory treatment</i>				
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	USD 1.47	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Sep-22	12-Sep-22	12-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Sep-27	12-Mar-24	12-Sep-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			
<i>Coupons/dividends</i>				
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				
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)	XS2518126243	XS2524097180	78014RGV6
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	EUR 2	CAD 1	USD 8.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Sep-22	13-Sep-22	14-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Sep-24	13-Sep-25	14-Dec-23
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		September 13, 2023(104.550%)	March 14, 2023(104.050%)
16	Subsequent call dates, if applicable		December 13, 2023(104.550%), March 13, 2024(104.550%), June 13, 2024(104.550%), September 13, 2024(104.550%), December 13, 2024(104.550%), March 13, 2025(104.550%), June 13, 2025(104.550%)	June 14, 2023(104.050%), September 14, 2023(104.050%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	4.55%	4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features 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)	XS2518128538	78014RGQ7	78014RGU8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
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	USD 17.25	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Sep-22	15-Sep-22	15-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-30	15-Mar-24	15-Mar-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 15, 2027(103.350%)	September 15, 2023(104.100%)	September 15, 2023(104.00%)
16	Subsequent call dates, if applicable	September 15, 2028(103.350%), September 15, 2029(103.350%)	December 15, 2023(104.100%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.35%	4.10%	4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	78014RGS3	XS2497650668	78014RGR5
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<b>Regulatory treatment</b>				
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 0.28	GBP 2	USD 9.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Sep-22	16-Sep-22	16-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-25	16-Sep-27	16-Sep-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 15, 2023(104.400%)		September 16, 2023(104.200%)
16	Subsequent call dates, if applicable	March 15, 2024(104.400%), September 15, 2024(104.400%), March 15, 2025(104.400%)		December 16, 2023(104.200%), March 16, 2024(104.200%), June 16, 2024(104.200%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.400%	SONIA, subject to cap and floor	4.20%
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
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)	78014RGX2	780086VSO	78014RHC7
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.8	CAD 3	USD 1.65
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Sep-22	20-Sep-22	23-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-23	20-Sep-27	23-Sep-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		September 20, 2024(105.000%)	
16	Subsequent call dates, if applicable		March 20, 2025(105.000%), September 20, 2025(105.000%), March 20, 2026(105.000%), September 20, 2026(105.000%), March 20, 2027(105.000%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.000%	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)	XS2524100661	780086VT8	XS2518146605
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
<i>Regulatory treatment</i>				
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	CAD 5	EUR 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Sep-22	28-Sep-22	30-Sep-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Sep-24	28-Sep-37	30-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		September 28, 2025(119.510%)	September 30, 2023(104.000%)
16	Subsequent call dates, if applicable		September 28, 2026(126.820%), September 28, 2027(134.580%), September 28, 2028(142.820%), September 28, 2029(151.560%), September 28, 2030(160.830%), September 28, 2031(170.680%), September 28, 2032(181.120%), September 28, 2033(192.210%), September 28, 2034(203.970%), September 28, 2035(216.450%), September 28, 2036(229.700%)	September 30, 2024(104.000%), September 30, 2025(104.000%), September 30, 2026(104.000%), September 30, 2027(104.000%), September 30, 2028(104.000%), September 30, 2029(104.000%), September 30, 2030(104.000%), September 30, 2031(104.000%), September 30, 2032(104.000%), September 30, 2033(104.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Zero	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	6.12% Compounded and Paid at Maturity.	4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



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)	78014RGZ7	78014RHA1	78014RHE3
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
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 13	USD 6.5	USD 2.36
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Sep-22	30-Sep-22	3-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-24	30-Sep-24	3-Apr-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 30, 2023(104.375%)	September 30, 2023(104.500%)	
16	Subsequent call dates, if applicable	December 30, 2023(104.375%)	December 30, 2023(104.500%), March 30, 2024(104.500%), June 30, 2024(104.500%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	4.375%	4.500%	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)	XS2524112328	XS2524118366	XS2539390281
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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 5	USD 2.1	EUR 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Oct-22	7-Oct-22	13-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Jan-24	7-Oct-27	13-Oct-37
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 4, 2023(104.450%)		October 13, 2027(105.300%)
16	Subsequent call dates, if applicable			October 13, 2028(105.300%), October 13, 2029(105.300%), October 13, 2030(105.300%), October 13, 2031(105.300%), October 13, 2032(105.300%), October 13, 2033(105.300%), October 13, 2034(105.300%), October 13, 2035(105.300%), October 13, 2036(105.300%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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)	XS2524125577	XS2524124844	CA009A7S9QD4
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	GBP 20.401	EUR 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Oct-22	14-Oct-22	14-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Jan-24	14-Jan-24	14-Oct-42
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 14, 2023(104.900%)	October 13, 2023(105.510%)	October 14, 2027(105.075%)
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.90%	5.51%	5.075%
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)	78014RHJ2	78014RHK9	XS2524128167
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 18.25	USD 5.76	GBP 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Oct-22	18-Oct-22	19-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Oct-24	18-Oct-27	19-Jan-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 18, 2023(105.000%),	October 18, 2024(105.700%)	October 19, 2023(105.250%)
16	Subsequent call dates, if applicable	January 18, 2024(105.000%), April 18, 2024(105.000%), July 18, 2024(105.000%)	April 18, 2025(105.700%), October 18, 2025(105.700%), April 18, 2026(105.700%), October 18, 2026(105.700%), April 18, 2027(105.700%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.000%	5.700%	5.25%
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

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)	78014RHR4	XS2524130494	XS2524133241
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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1	USD 10.25	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Oct-22	21-Oct-22	21-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Oct-25	21-Oct-25	21-Jan-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			October 21, 2023(104.850%)
16	Subsequent call dates, if applicable			
<b>Coupons/dividends</b>				
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	4.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539404843	XS2539391685	780086VX9
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
<b>Regulatory treatment</b>				
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	JPY 500	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Oct-22	24-Oct-22	October 25, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Oct-25	25-Oct-29	June 29, 2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		October 27, 2025(100.900%)	October 25, 2037(232.300%)
16	Subsequent call dates, if applicable		April 27, 2026(100.900%), October 26, 2026(100.900%), April 26, 2027(100.900%), October 25, 2027(100.900%), April 25, 2028(100.900%), October 25, 2028(100.900%), April 25, 2029(100.900%)	October 25, 2038(245.730%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	0.90%	5.78%
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	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)	78014RHU7	XS2539397880	780086VU5
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
<b>Regulatory treatment</b>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	EUR 2	CAD 6.362
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Oct-22	26-Oct-22	28-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Oct-24	26-Oct-26	28-Oct-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			October 28, 2024(105.500%)
16	Subsequent call dates, if applicable			April 28, 2025(105.500%), October 28, 2025(105.500%), April 28, 2026(105.500%), October 28, 2026(105.500%), April 28, 2027(105.500%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	EURIBOR, subject to cap and floor	5.500%
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)	XS2539413596	78014RHQ6	78014RHM5
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
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 3.668	USD 14.213
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Oct-22	28-Oct-22	28-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Oct-24	28-Oct-25	28-Oct-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		October 28, 2023(105.650%)	October 28, 2023(106.000%)
16	Subsequent call dates, if applicable		January 28, 2024(105.650%), April 28, 2024(105.650%), July 28, 2024(105.650%), October 28, 2024(105.650%), January 28, 2025(105.650%), April 28, 2025(105.650%), July 28, 2025(105.650%)	January 28, 2024(106.000%), April 28, 2024(106.000%), July 28, 2024(106.000%), October 28, 2024(106.000%), January 28, 2025(106.000%), April 28, 2025(106.000%), July 28, 2025(106.000%), October 28, 2025(106.000%), January 28, 2026(106.000%), April 28, 2026(106.000%), July 28, 2026(106.000%), October 28, 2026(106.000%), January 28, 2027(106.000%), April 28, 2027(106.000%), July 28, 2027(106.000%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.650%	6.000%
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)	780086VW1	78014RHX1	78014RHP8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
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	CAD 15.34	USD 100	USD 15.497
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Oct-22	28-Oct-22	31-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Oct-27	28-Oct-27	31-Oct-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 28, 2024(105.900%)		October 31, 2023(105.500%)
16	Subsequent call dates, if applicable	April 28, 2025(105.900%), October 28, 2025(105.900%), April 28, 2026(105.900%), October 28, 2026(105.900%), April 28, 2027(105.900%)		January 31, 2024(105.500%), April 30, 2024(105.500%), July 31, 2024(105.500%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	5.900%	SOFR, subject to floor	5.500%
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHY9	
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)	Contractual	
<i>Regulatory treatment</i>			
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 9.011	
10	Accounting classification	Liability - fair value option	
11	Original date of issuance	31-Oct-22	
12	Perpetual or dated	Dated	
13	Original maturity date	31-Oct-32	
14	Issuer call subject to prior supervisory approval	Yes	
15	Optional call date, contingent call dates and redemption amount	October 31, 2027(106.400%)	
16	Subsequent call dates, if applicable	April 30, 2028(106.400%), October 31, 2028(106.400%), April 30, 2029(106.400%), October 31, 2029(106.400%), April 30, 2030(106.400%), October 31, 2030(106.400%), April 30, 2031(106.400%), October 31, 2031(106.400%), April 30, 2032(106.400%)	
<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	
18	Coupon rate and any related index	6.40%	
19	Existence of a dividend stopper	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	
22	Noncumulative or cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	
25	If convertible, fully or partially	N/A	
26	If convertible, conversion rate	N/A	
27	If convertible, mandatory or optional conversion	N/A	
28	If convertible, specify instrument type convertible into	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	
30	Write-down feature	No	
31	If write-down, write-down trigger (s)	N/A	
32	If write-down, full or partial	N/A	
33	If write-down, permanent or temporary	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	
34a	Type of subordination	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	
36	Non-compliant transitioned features	No	
37	If yes, specify non-compliant features	N/A	

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539398938
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
	<i>Regulatory treatment</i>	
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	GBP 2.02
10	Accounting classification	Liability - fair value option
11	Original date of issuance	2-Nov-22
12	Perpetual or dated	Dated
13	Original maturity date	2-Nov-25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	November 2, 2023(105.400%),
16	Subsequent call dates, if applicable	February 2, 2024(105.400%), May 2, 2024(105.400%), August 2, 2024(105.400%), November 2, 2024(105.400%), February 2, 2025(105.400%), May 2, 2025(105.400%), August 2, 2025(105.400%)
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.40%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	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)	XS2546750675	XS2546753000	XS2546753935
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
<b>Regulatory treatment</b>				
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	USD 1	GBP 3.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Nov-22	10-Nov-22	11-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Nov-27	10-Nov-24	11-May-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 7, 2024(105.980%)		February 11, 2024(105.000%)
16	Subsequent call dates, if applicable	February 7, 2025(105.980%), May 7, 2025(105.980%), August 7, 2025(105.980%), November 7, 2025(105.980%), February 7, 2026(105.980%), May 7, 2026(105.980%), August 7, 2026(105.980%), November 7, 2026(105.980%), February 7, 2027(105.980%), May 7, 2027(105.980%), August 7, 2027(105.980%)		
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	5.98%	SOFR, subject to cap and floor	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RJB7	780086VY7	780086WA8
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
<b>Regulatory treatment</b>				
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 25.466	USD 3.225	USD 1.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Nov-22	16-Nov-22	16-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Nov-24	16-Nov-29	16-Nov-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 15, 2023(105.500%)	November 16, 2027(106.150%)	November 16, 2027(106.250%)
16	Subsequent call dates, if applicable	February 15, 2024(105.500%), May 15, 2024(105.500%), August 15, 2024(105.500%)	May 16, 2028(106.150%), November 16, 2028(106.150%), May 16, 2029(106.150%)	May 16, 2028(106.250%), November 16, 2028(106.250%), May 16, 2029(106.250%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.500%	6.15%	6.25%
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

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)	XS2560936228	78014RJCS	78014RJDS
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
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	CAD 1	USD 4.199	USD 7.665
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Nov-22	17-Nov-22	18-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Nov-25	17-Nov-25	18-Nov-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		November 17, 2023(105.600%)	November 18, 2024(106.000%)
16	Subsequent call dates, if applicable		February 17, 2024(105.600%), May 17, 2024(105.600%), August 17, 2024(105.600%), November 17, 2024(105.600%), February 17, 2025(105.600%), May 17, 2025(105.600%), August 17, 2025(105.600%)	May 18, 2025(106.000%), November 18, 2025(106.000%), May 18, 2026(106.000%), November 18, 2026(106.000%), May 18, 2027(106.000%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	CDOR subject to cap and floor	5.600%	6.000%
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)	XS2546758579	XS2546758223	XS2546759387
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
<i>Regulatory treatment</i>				
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 3.4	USD 1.5	GBP 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Nov-22	21-Nov-22	22-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-May-24	21-Feb-24	22-Nov-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		November 21, 2023(105.330%)	
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	5.33%	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)	78014RJE1	XS2550937119	780086VZ4
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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 70	GBP 1	2.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Nov-22	23-Nov-22	25-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Nov-28	22-Nov-27	25-Nov-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 15, 2023(104.100%)		November 25, 2024(105.500%)
16	Subsequent call dates, if applicable	December 15, 2023(104.100%)		May 25, 2025(105.500%), November 25, 2025(105.500%), May 25, 2026(105.500%), November 25, 2026(105.500%), May 25, 2027(105.500%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	SOFR, subject to floor	SONIA, subject to cap and floor	5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in 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)	78014RJG6	78014RJH4	XS2550943604
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<b>Regulatory treatment</b>				
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 45.622	USD 10.443	GBP 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Nov-22	30-Nov-22	30-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-May-24	30-Nov-25	30-Nov-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 30, 2023(105.400%)	May 30, 2023(105.500%)	
16	Subsequent call dates, if applicable	February 29, 2024(105.400%)	August 30, 2023(105.500%), November 30, 2023(105.500%), February 29, 2024(105.500%), May 30, 2024(105.500%), August 30, 2024(105.500%), November 30, 2024(105.500%), February 28, 2025(105.500%), May 30, 2025(105.500%), August 30, 2025(105.500%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	5.40%	5.50%	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)	XS2560945302	XS2560952779	78014RJM3
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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 1.8	GBP 1.8	USD 18.795
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Nov-22	30-Nov-22	30-Nov-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Nov-25	30-May-24	30-Nov-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			November 30, 2024(106.000%)
16	Subsequent call dates, if applicable			May 30, 2025(106.000%), November 30, 2025(106.000%), May 30, 2026(106.000%), November 30, 2026(106.000%), May 30, 2027(106.000%), November 30, 2027(106.000%), May 30, 2028(106.000%), November 30, 2028(106.000%), May 30, 2029(106.000%), November 30, 2029(106.000%), May 30, 2030(106.000%), November 30, 2030(106.000%), May 30, 2031(106.000%), November 30, 2031(106.000%), May 30, 2032(106.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2560945138	XS2550951888	XS2550952001
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
<i>Regulatory treatment</i>				
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 1.4	GBP 3.5	GBP 3.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Dec-22	7-Dec-22	7-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Dec-24	7-Dec-25	7-Dec-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 1, 2023(104.750%)		
16	Subsequent call dates, if applicable	June 1, 2024(104.750%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.75%	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 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)	780086WC4	XS2550931427	XS2550931773
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
<i>Regulatory treatment</i>				
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	2.24	USD 2.75	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Dec-22	12-Dec-22	12-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Dec-32	12-Dec-25	12-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 9, 2031(155.670%)		
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Float	Float
18	Coupon rate and any related index	5.04%	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				
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)	XS2568555228	78014RJQ4	XS2550956689
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
<b>Regulatory treatment</b>				
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 23.174	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Dec-22	14-Dec-22	14-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Dec-27	14-Jun-24	14-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		December 14, 2023(105.500%)	
16	Subsequent call dates, if applicable		March 14, 2024(105.500%)	
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Float	Fixed	Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.50%	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)	78014RJS0	78014RJT8	XS2550935337
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
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 59.2	USD 4.872	GBP 8.93
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Dec-22	15-Dec-22	16-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Dec-32	15-Dec-27	14-Dec-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 15, 2024(106.000%)	December 15, 2024(105.650%)	December 14, 2023(105.000%)
16	Subsequent call dates, if applicable	June 15, 2025(106.000%), December 15, 2025(106.000%), June 15, 2026(106.000%), December 15, 2026(106.000%), June 15, 2027(106.000%), December 15, 2027(106.000%), June 15, 2028(106.000%), December 15, 2028(106.000%), June 15, 2029(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), December 15, 2030(106.000%), June 15, 2031(106.000%), December 15, 2031(106.000%), June 15, 2032(106.000%)	March 15, 2025(105.650%), June 15, 2025(105.650%), September 15, 2025(105.650%), December 15, 2025(105.650%), March 15, 2026(105.650%), June 15, 2026(105.650%), September 15, 2026(105.650%), March 15, 2027(105.650%), June 15, 2027(105.650%), September 15, 2027(105.650%)	March 14, 2024(105.000%), June 14, 2024(105.000%), September 14, 2024(105.000%), December 14, 2024(105.000%), March 14, 2025(105.000%), June 14, 2025(105.000%), September 14, 2025(105.000%), March 14, 2025(105.000%), December 14, 2025(105.000%), March 14, 2026(105.000%), June 14, 2026(105.000%), September 14, 2026(105.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.65%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RJ2	XS2550959519	XS2550960368
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
<b>Regulatory treatment</b>				
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 5.233	GBP 5	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Dec-22	19-Dec-22	19-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Dec-25	19-Dec-25	19-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 16, 2023(105.500%)		
16	Subsequent call dates, if applicable	March 16, 2024(105.500%), June 16, 2024(105.500%), September 16, 2024(105.500%), December 16, 2024(105.500%), March 16, 2025(105.500%), June 16, 2025(105.500%), September 16, 2025(105.500%)		
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	5.50%	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

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)	XS2550960103	XS2550959949	XS2550964519
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
<i>Regulatory treatment</i>				
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	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Dec-22	19-Dec-22	22-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-26	19-Dec-25	22-Dec-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			
<i>Coupons/dividends</i>				
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				
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)	XS2568545187	XS2568542085	XS2568541434
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
<i>Regulatory treatment</i>				
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	USD 10	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Dec-22	23-Dec-22	23-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Dec-25	23-Dec-27	23-Dec-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			December 23, 2024(106.000%)
16	Subsequent call dates, if applicable			June 23, 2025(106.000%), December 23, 2025(106.000%), June 23, 2026(106.000%), December 23, 2026(106.000%), June 23, 2027(106.000%), December 23, 2027(106.000%), June 23, 2028(106.000%), December 23, 2028(106.000%), June 23, 2029(106.000%), December 23, 2029(106.000%), June 23, 2030(106.000%), December 23, 2030(106.000%), June 23, 2031(106.000%), December 23, 2031(106.000%), June 23, 2032(106.000%)
<i>Coupons/dividends</i>				
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	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WF7	XS258543133	78014RJV3
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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	CAD 2	USD 18.67
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Dec-22	28-Dec-22	28-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Dec-33	28-Dec-25	28-Jun-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 1, 2031(154.800%)		December 28, 2023(105.200%)
16	Subsequent call dates, if applicable	December 1, 2032(162.560%)		March 28, 2024(105.200%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Float	Fixed
18	Coupon rate and any related index	5.01% Compounded and Paid at Maturity.	CDOR subject to cap and floor	5.20%
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
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)	78014RJW1	78014RJX9	XS2564051998
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<b>Regulatory treatment</b>				
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 4.676	USD 31.41	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Dec-22	30-Dec-22	30-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Dec-24	30-Dec-27	30-Dec-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 30, 2023(105.100%)	December 30, 2025(105.150%)	December 30, 2023(104.440%)
16	Subsequent call dates, if applicable	March 30, 2024(105.100%), June 30, 2024(105.100%), September 30, 2024(105.100%)	March 30, 2026(105.150%), June 30, 2026(105.150%), September 30, 2026(105.150%), December 30, 2026(105.150%), March 30, 2027(105.150%), June 30, 2027(105.150%), September 30, 2027(105.150%)	March 30, 2024(104.440%), June 30, 2024(104.440%), September 30, 2024(104.440%), December 30, 2024(104.440%), March 30, 2025(104.440%), June 30, 2025(104.440%), September 30, 2025(104.440%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.15%	4.44%
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)	XS256856532	XS256856532	78014RJY7
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
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 2	USD 8.198
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Dec-22	5-Jan-23	9-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Dec-32	5-Jan-25	9-Jan-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 30, 2023(104.760%)		January 9, 2024(105.150%)
16	Subsequent call dates, if applicable	December 30, 2024(104.760%), December 30, 2025(104.760%), December 30, 2026(104.760%), December 30, 2027(104.760%), December 30, 2028(104.760%), December 30, 2029(104.760%), December 30, 2030(104.760%), December 30, 2031(104.760%)		April 9, 2024(105.150%), July 9, 2024(105.150%), October 9, 2024(105.150%), January 9, 2025(105.150%), April 9, 2025(105.150%), July 9, 2025(105.150%), October 9, 2025(105.150%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.76%	SOFR, subject to cap and floor	5.15%
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	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)	78014RKB5	78014RKD1	78014RKE9
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
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 29.281	USD 6.303	USD 58.017
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jan-23	18-Jan-23	18-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-24	18-Jul-25	18-Jan-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 17, 2024(105.250%)	January 18, 2024(105.300%)	January 18, 2025(106.000%)
16	Subsequent call dates, if applicable	April 17, 2024(105.250%)	April 18, 2024(105.300%), July 18, 2024(105.300%), October 18, 2024(105.300%), January 18, 2025(105.300%), April 18, 2025(105.300%)	July 18, 2025(106.000%), January 18, 2026(106.000%), July 18, 2026(106.000%), January 18, 2027(106.000%), July 18, 2027(106.000%), January 18, 2028(106.000%), July 18, 2028(106.000%), January 18, 2029(106.000%), July 18, 2029(106.000%), January 18, 2030(106.000%), July 18, 2030(106.000%), January 18, 2031(106.000%), July 18, 2031(106.000%), January 18, 2032(106.000%), July 18, 2032(106.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.30%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014ARKF6	XS2570626601	XS2570634456
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
<i>Regulatory treatment</i>				
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 11.702	EUR 2.6	EUR 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Jan-23	19-Jan-23	19-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jan-28	19-Jul-24	19-Jul-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 18, 2025(105.450%)		
16	Subsequent call dates, if applicable	April 18, 2025(105.450%), July 18, 2025(105.450%), October 18, 2025(105.450%), January 18, 2026(105.450%), April 18, 2026(105.450%), July 18, 2026(105.450%), October 18, 2026(105.450%), January 18, 2027(105.450%), April 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	5.45%	EURIBOR, 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 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)	78014ARKG4	780086WH3	780086WJ9
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
<b>Regulatory treatment</b>				
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 10.818	11.432	13.185
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Jan-23	24-Jan-23	24-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Jan-31	24-Jan-28	24-Jan-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 23, 2025(105.500%)	January 24, 2025(105.050%)	January 24, 2025(105.200%)
16	Subsequent call dates, if applicable	July 23, 2025(105.500%), January 23, 2026(105.500%), July 23, 2026(105.500%), January 23, 2027(105.500%), July 23, 2027(105.500%), January 23, 2028(105.500%), July 23, 2028(105.500%), January 23, 2029(105.500%), July 23, 2029(105.500%), January 23, 2030(105.500%), July 23, 2030(105.500%)	July 24, 2025(105.050%), January 24, 2026(105.050%), July 24, 2026(105.050%), January 24, 2027(105.050%), July 24, 2027(105.050%)	July 24, 2025(105.200%), January 24, 2026(105.200%), July 24, 2026(105.200%), January 24, 2027(105.200%), July 24, 2027(105.200%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.05%	5.20%
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
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)	XS2570636584	XS2570636741	78014RKM1
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-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<b>Regulatory treatment</b>				
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 1.5	USD 5.32
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Jan-23	27-Jan-23	27-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jan-28	27-Jan-28	27-Jan-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			January 27, 2025(105.000%)
16	Subsequent call dates, if applicable			April 27, 2025(105.000%), July 27, 2025(105.000%), October 27, 2025(105.000%), January 27, 2026(105.000%), April 27, 2026(105.000%), July 27, 2026(105.000%), October 27, 2026(105.000%), January 27, 2027(105.000%), April 27, 2027(105.000%), July 27, 2027(105.000%), October 27, 2027(105.000%)
<b>Coupons/dividends</b>				
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	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A



Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WL4	78014RKJ8	78014RKL3
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<b>Regulatory treatment</b>				
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	150.0	USD 9.161	USD 92.001
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Jan-23	31-Jan-23	31-Jan-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jan-33	31-Jul-24	31-Jan-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		January 31, 2024(105.050%)	January 31, 2028(105.200%)
16	Subsequent call dates, if applicable		April 30, 2024(105.050%)	July 31, 2028(105.200%), January 31, 2029(105.200%), July 31, 2029(105.200%), January 31, 2030(105.200%), July 31, 2030(105.200%), January 31, 2031(105.200%), July 31, 2031(105.200%), January 31, 2032(105.200%), July 31, 2032(105.200%)
<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed
18	Coupon rate and any related index	Y1: 10.00% Y2-10: 3-month CDOR + 0.80%, subject to coupon floor	5.05%	5.20%
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKK5	78014RKN9
3	Governing law(s) of the instrument	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	<i>Regulatory treatment</i>		
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 14.035	USD 5.38
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jan-23	31-Jan-23
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31-Jan-25	31-Jul-25
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2024(105.100%)	January 31, 2024(105.000%)
16	Subsequent call dates, if applicable	April 30, 2024(105.100%), July 31, 2024(105.100%), October 31, 2024(105.100%)	April 30, 2024(105.000%), July 31, 2024(105.000%), October 31, 2024(105.000%), January 31, 2025(105.000%), April 30, 2025(105.000%)
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.00%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A