Main Features Report Q2/2023

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*.

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

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

Disclosure template for main features of regulatory capital instruments					
	Common Shares				
	Included in both regulatory capital and TLAC				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	BBG000BCJG31			
3	Governing law(s) of the instrument	Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Common Equity Tier 1			
5	Post-transitional Basel III rules	Common Equity Tier 1			
6	Eligible at solo/group/group&solo	Solo and Group			
7	Instrument type (types to be specified by jurisdiction)	Common Shares			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	17,857			
9	Par value of instrument	N/A			
10	Accounting classification	Shareholders' Equity			
11	Original date of issuance	N/A			
12	Perpetual or dated	Perpetual			
13	Original maturity date	N/A			
14	Issuer call subject to prior supervisory approval	N/A			
15	Optional call date, contingent call dates and redemption amount	N/A			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	N/A			
18	Coupon rate and any related index	\$1.32 (quarterly dividend effective May 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 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A			
<u>30</u> 31	Write-down feature	No N/A			
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A			
32	If write-down, full or partial If write-down, permanent or temporary	N/A N/A			
33	If temporary write-down, description of write-down mechanism	N/A			
<u> </u>	Type of subordination	IN/A			
<u> </u>	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1			
35	Non-compliant transitioned features				
36	If yes, specify non-compliant features	No N/A			
31	i yes, specity non-compliant leatures	IN/A			

	Disclosure template for main features of regulatory capital instruments Preferred Shares				
		Included in both regulatory capital and TLAC			
		Series AZ	Series BB	Series BD	
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	78012G411 Ontario	78012H567 Ontario	78012Q112 Ontario	
	Jeans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	nstruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
6	Eligible at solo/group/group&solo	Solo and Group Preferred Shares	Solo and Group Preferred Shares	Solo and Group Preferred Shares	
7	Instrument type (types to be specified by jurisdiction Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	500	600	
	Par value of instrument	500	500	600	
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11	Original date of issuance	January 30, 2014	June 3, 2014	January 30, 2015	
	Perpetual or dated	Perpetual	Perpetual	Perpetual	
13	Original maturity date	No maturity	No maturity	No maturity	
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes May 24, 2019 at \$25.00	Yes August 24, 2019 at \$25.00	Yes May 24, 2020 at \$25.00	
16	Subsequent call dates, if applicable	On May 24, 2019 at \$25.00 On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2019 at \$25.00 On August 24, 2029 and every fifth year thereafter at	On May 24, 2020 at \$25.00 On May 24, 2030 and every fifth year thereafter at \$25.00	
10			\$25.00	on may 24, 2000 and every man year uncreated at \$20.00	
17	Coupons/dividends Fixed or floating dividend/coupor	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed	
17	Eixed or floating dividend/coupor Coupon rate and any related index	3.70% to, but excluding, May 24, 2024; the initial fixed rate	3.65% to, but excluding, August 24, 2024; the initial fixed	3.20% to, but excluding, May 24, 2025; the initial fixed rate	
10	ecoperate and any related index	period. Set to reset at a fixed rate which will equal the sum	rate period. Set to reset at a fixed rate which will equal the	period. Set to reset at a fixed rate which will equal the sum	
		of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate	
		period ¹ . If converted into series BA, the coupon will set at a		t period ³ . If converted into series BE, the coupon will set at a	
		floating rate equal to the sum of the T-Bill Rate plus 2.21%.	at a floating rate equal to the sum of the T-Bill Rate plus	floating rate equal to the sum of the T-Bill Rate plus 2.74%.	
		· ·	2.26%.	. .	
19	Existence of a dividend stopper	Yes	Yes	Yes	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	
21 22	Existence of a step up or other incentive to redeem	No Non sumulative	No Non cumulative	No Non cumulativa	
	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BA shares	i) Investor Election - Conversion to Series BC shares	i) Investor Election - Conversion to Series BE shares	
		iii) 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.	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 th 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.	ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has leceased, 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.	 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. 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 i) 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 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	
	Write-down feature	No	No	No	
31	If write-down write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	Type of subordination				
	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 N/A	No N/A	No N/A	
31	If yes, specify non-compliant features	IN/A	IN/A	IN/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 DU	Caritas Pl	
1 Issuer	Series BF Royal Bank of Canada	Series BH Royal Bank of Canada	Series BI Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	Solo and Group	Solo and Group Preferred Shares	Solo and Group Preferred Shares	
Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Preferred Shares 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	Nov 24, 2021 to Nov 23, 2022 at \$25.75	Nov 24, 2021 to Nov 23, 2022 at \$25.75	
	\$25.00	Nov 24, 2022 to Nov 23, 2023 at \$25.50	Nov 24, 2022 to Nov 23, 2023 at \$25.50	
		Nov 24, 2023 to Nov 23, 2024 at \$25.25	Nov 24, 2023 to Nov 23, 2024 at \$25.25	
Cauraaa (dii iidaada		Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2024 and thereafter at \$25.00	
Coupons/dividends 17 Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed	Eived	
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	3.0% to, but excluding, November 24, 2025; the initial	4.90%	Fixed 4.90%	
	fixed rate period. Set to reset at a fixed rate which will			
	equal the sum of GOC Yield plus 2.62% for each			
	subsequent fixed rate period ⁴ . If converted into series BG,			
	the coupon will set at a floating rate equal to the sum of			
	the T-Bill Rate plus 2.62%.			
19 Existence of a 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 24 If convertible, conversion trigger (s)	Convertible i) Investor Election - Conversion to Series BG shares	Convertible NVCC Trigger (Contractual Approach) - Conversion to	Convertible NVCC Trigger (Contractual Approach) - Conversion to	
	 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. 	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25 If convertible, fully or partially	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 (Multipiler x Bock 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 Powel Bank of Canada	Common Equity Tier 1 Powel Bank of Canada	
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	Royal Bank of Canada No	Royal Bank of Canada No	Royal Bank of Canada No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	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	

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

	Disclosure template for main features of regulatory capital instruments Preferred Shares				
	Included in both regulatory capital and TLAC				
		Series 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/ Regulatory treatment	N/A	N/A		
4	Transitional Basel III rule:	Additional Tier 1	Additional Tier 1		
5	Post-transitional Basel III rule	Additional Tier 1	Additional Tier 1		
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group		
7	Instrument type (types to be specified by jurisdiction	Preferred Shares	Preferred Shares		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date		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 approva	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 24, 2024 at \$25.00	From January 24, 2027 to and including February 24, 2027 at \$1,000.00		
16	Subsequent call dates, if applicable	On February 24, 2029 and every fifth year thereafter at \$25.00	From January 24 to and including February 24, 2032 and every fifth year thereafter		
	Coupons/dividends				
17 18	Fixed or floating dividend/coupor	Fixed to floating/fixec 4.80% to, but excluding, February 24, 2024; the initial fixed	Fixed to Fixed 4.20% to, but excluding, February 24, 2027; the initial fixed		
	Coupon rate and any related index	4.80% to, but excusing, Feorbary 24, 2024; the initial inted rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.33% for each subsequent fixed rate period; I converted into series BP, the outpon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.38%.	4.20% to, but exclusing, reorusing 24, 2021; the initial tixed 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 ⁶ .		
19	Existence of a dividend stoppe	Yes	Yes		
20	Fully discretionary, partially discretionary or mandator		Fully discretionary		
21	Existence of a step up or other incentive to redeen		No		
22	Noncumulative or cumulative		Non-cumulative		
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Convertible i) Investor Election - Conversion to Series BP shares	Convertible 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.	(ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superinterdent 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 referred 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 (Mutiplier x Share Value) / Conversion Price. Refe to prospectus supplement for further details.		
27	If convertible, mandatory or optional conversion	 Investor Election - Conversion to Series BP shares: Optional i) 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		
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 partia	N/A	N/A		
33	If write-down, permanent or temporary		N/A		
34 34a	If temporary write-down, description of write-down mechanisn Type of subordination	N/A	N/A		
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer	Subordinated debt	Subordinated debt		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	NA	NA		
51		1	han i		

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 any including February 24, 2027 to, but excluding, February 24, 2032 and each five year period threeafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24, 11 the fifth year threeafter.

Instruction in TLAC and includes in regulatory capital Survey Easier (C) (C)(F) (S)(A) or Bounderg added for an adde given (C) Contain (C) (C)(F) (C)(Disclosure template for main features of regulatory capital instruments				
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Instruct Spage Basic of Canada 21 Datage strained for GLOB Bits of Economy product intervention of the TLAC form Sheet is achieved for other TLAC. NAA 33 Means by which effocusably prevalues into the TLAC form Sheet is achieved for other TLAC. NAA 44 Transfords Basel Into achieved into the State Into achieved into the State Into achieved into the State Into achieved into achieved into the State Into achieved into the State Into achieved inthexie achieved into achieved into achieved into achie		included in TEAC not included in regulatory capital	Series C-2			
3 Operating supply of the instant method Default Production Production Moneta by which observation of Section 13 of the TLAC Term Shoet is achieved for othe TLAC. NA Moneta by which observation of Section 13 of the TLAC Term Shoet is achieved for othe TLAC. NA Regular prostner NA Image: The Section of Section 13 of the TLAC on the Section 13 of the TLAC on the TLAC on the Section of the Section of Section 14 of the Section of Section 14 of the Section 14 of th		Issuer	Royal Bank of Canada			
Base by which enforceability requirement of Section 12 of the TLAC Term Bitest is achieved (for other TLAC) NA A maniform Experiment provide for provide the provide the transform Experiment (for other TLAC) Imagine the transform Experiment (for experim (for experiment (for experiment (for experiment (for						
eligibility instruments generality foregoines) methods Restaurational Basel III rules instruments generality foregoines) methods Image: Second						
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4 Transitional Basel III roles Integlige 6 Transitional Basel III roles MADE 7 Indumenting in price to sepacified by Jandenion MADE 7 Indumenting in the set of sepacified by Jandenion MADE 10 Amount ecographic Installed register calculation State-relation Calculation State-relation Calculation 10 Amount ecographic Installed register calculation State-relation Calculation Non-text ecologic Installed register calculation 10 Original data for galant calculation Non-text ecologic Installed register calculation Non-text ecologic Installed register calculation 11 Base call adjuster to be supervised and ecologic Installed register calculation on anout Non-T. 2023 at \$100.00 per share legal/water to \$25.00 per degraphic plane) 12 Subsequent call dates, if applicable An y original call calculation on anout Non-T. 2023 at \$100.00 per share legal/water to \$25.00 per degraphic plane) 13 Subsequent call dates, if applicable Page to Baseling An y original call dates and redemption annout 14 Subsequent call dates and redemption annout Page to Baseling An y original call dates and redemption annout 17 Page to Baseling diversitiopope						
6 Epipher at oblighters is big specialized by juridication) NA 9 Restanding Uppers is big specialized by juridication) NA 9 Restanding Uppers is big specialized by juridication) Status of finite frame 10 Restanding Uppers is big specialized by initiation Status of finite frame 11 Degred at or finite Name 12 Organization Name the specialized by t		Transitional Basel III rules				
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		Eligible at solo/group/group&solo				
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34 If temporary write-down, description of write-down mechanism N/A 34a Type of subordination		If write-down, run or partial				
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		If temporary write-down, description of write-down mechanism				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated debt 36 Non-compliant transitioned features Yes	34a	Type of subordination				
36 Non-compliant transitioned features Yes 37 If yes, specify non-compliant features Lack of NVCC features		Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
37 if yes, specily non-compliant reatures Lack of NVCC features						
	31	ii yes, specily non-compliant leatures	Lack of NVCC features			

1	Disclosure template for main features of regulatory capital instruments				
		Limited Recourse Capital Notes			
	Lesson .	Included in both regulatory capital and TLAC	Devel Developf Operation	Devel Device (Occurred)	
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada 780086SH8	Royal Bank of Canada 780086SV7	Royal Bank of Canada 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		N/A	N/A	
	nstruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
	Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Limited Recourse Capital Notes 1.743	Limited Recourse Capital Notes 1,252	Limited Recourse Capital Notes 1.000	
9	Par value of instrument	1,743	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	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	
18	Coupon rate and any related index	4.50% per annum. Starting on November 24, 2025 and on	4.0% per annum. Starting on February 24, 2026 and on	3.65% per annum. Starting on November 24, 2026 and	
		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%.	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%.	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%.	
10	Evisionen of a dividend stormer	Vee	Vee	Vee	
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary	
20	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncomulative 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 31	Write-down feature	No	No N/A	No N/A	
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	
32	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A N/A	N/A 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 inc	luded in regulatory capital		
1 1	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 L	Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780087BF8	GB0007542557	780087AK8		
3 0	Governing law(s) of the instrument	Ontario	Ontario	Ontario		
3a Me	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
eli	gible instruments governed by foreign law)					
F	Regulatory treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible		
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group		
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt		
8 A	mount 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		
	Par value of instrument	110	USD 300	250		
10 A	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
11 C	Driginal date of issuance	June 8, 1993	June 6, 1986	October 1, 1984		
12 F	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	June 8, 2023	June 29, 2085	October 1, 2083		
14 Is	ssuer 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		
C	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating		
18	Coupon rate and any related index	9.30%	3M US LIMEAN + 25	Monthly IIROC+40		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 C	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
	Vrite-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
	Type of subordination					
35 F	osition 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		
	Ion-compliant transitioned features	Yes	Yes	Yes		
36 N						

Disclose	are template for main features of regulatory capital instru	iments	
	Subordinated Indebtedness		
	Included in both regulatory capital and TLAC		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	780086RN6	780086RA4
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	949	1,408	1,444
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
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	Fixed at 2.94% per annum until May 3, 2027. Thereafter,	Fixed at 2.880% per annum until Dec 23, 2024.	Fixed at 2.74% per annum until July 25, 2024. Thereafter,
	floating to maturity at 3-month CDOR plus 0.76%.	Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 0.98%.
		0.89%.	A.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Non-convertible	Convertible
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A	NVCC Trigger (Contractual Approach)
	a) The Superintendent is of the opinion that the Bank has		a) The Superintendent is of the opinion that the Bank has
	ceased, or is about to cease, to be viable and that, after		ceased, or is about to cease, to be viable and that, after
	the conversion of all instruments, it is likely that viability of		the conversion of all instruments, it is likely that viability of
	the Bank will be restored or maintained.		the Bank will be restored or maintained.
	b) The bank has accepted or agreed to accept a capital		b) The bank has accepted or agreed to accept a capital
	injection from the government, without which the Bank		injection from the government, without which the Bank
	would have been determined by the Superintendent to be		would have been determined by the Superintendent to be
	non-viable.		non-viable.
	Always a provident for the	N/A	Aluque convertégles
25 If convertible, fully or partially 26 If convertible, conversion rate	Always convert fully	N/A N/A	Always convert fully
26 If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each		Upon the occurrence of NVCC trigger event, each
	outstanding Note is converted into a number of common		outstanding Note is converted into a number of common
	shares equal to (Multiplier x Note Value) / Conversion		shares equal to (Multiplier x Note Value) / Conversion
	Price. Refer to prospectus for further details.		Price. Refer to prospectus for further details.
27 If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory
28 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A N/A	Common Equity Tier 1
29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A N/A	Royal Bank of Canada
30 Write-down feature	No	N/A No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partia	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34 It temporary write-down, description of write-down mechanism 34a Type of subordination			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the
	Bank	Bank	Bank
36 Non-compliant transitioned features	No	Yes	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
	10073	Inno	1.07.5

Disclosu	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		
Regulatory treatment					
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5 Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2		
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group		
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,658	1,250	900		
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		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating		
18 Coupon rate and any related index	Fixed at 2.14% per annum until November 3, 2026.	Fixed at 2.088% per annum until June 30, 2025.	Fixed at 1.67% per annum until January 28, 2028.		
	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus		
	0.61%.	1.31%.	0.55%.		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible		
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)		
24 in conversion ingger (s)	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has		
	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after		
	the conversion of all instruments, it is likely that viability of				
		the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of		
	the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.		
	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital		
	injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank		
	would have been determined by the Superintendent to be non-viable.	would have been determined by the Superintendent to be non-viable.	would have been determined by the Superintendent to be non-viable.		
25 If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully		
26 If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each		
	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common		
	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion		
	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.		
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 partia	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main feature	s of regulatory capital instruments	
	Subordinated I	ndebtedness	
	Included in both regulat	ory 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	N/A	N/A
	instruments governed by foreign law)		
	Regulatory treatment		
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) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Tier 2 Subordinated Debt 1.478	Tier 2 Subordinated Debt 702
<u> </u>	Par value of instrument	1,500	USD 1,500
9 10	Accounting classification	Liability - amortized cost	Liability - amortized cost
10	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
	Coupons/dividends	,, , , , , , , , , , , , , , , , ,	
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.	4.65%
		Thereafter, floating to maturity at Daily Compounded	
10		CORRA plus 2.12%.	A.1
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No	No
22	Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible
23	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)
24	ii conversion uigger (s)	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after
		the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of
		the Bank will be restored or maintained.	the Bank will be restored or maintained.
		b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank	b) The bank has accepted or agreed to accept a capital
		would have been determined by the Superintendent to be	injection from the government, without which the Bank
		non-viable.	would have been determined by the Superintendent to be non-viable.
		non-viable.	non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each
		outstanding Note is converted into a number of common	outstanding Note is converted into a number of common
		shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion
		Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.
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 partia	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
5,		P. 27. 7	

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	Contractual		
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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		
	Coupons/dividends				
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 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A		
29	Write-down feature				
30		No N/A	No N/A		
31	If write-down, write-down trigger (s)	N/A N/A			
32 33	If write-down, full or partial If write-down, permanent or temporary	N/A NA	N/A NA		
33 34	If temporary write-down, description of write-down mechanism	NA N/A	NA		
34 34a	Type of subordination	Exemption	N/A Exemption		
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
35	Non-compliant transitioned features	No	No		
30	If yes, specify non-compliant features	N/A	N/A		
31	in yes, specify non-compliant realures		IN/A		

	Disclosure template for main features of regulatory capital instru	ments			
	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital				
1		Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1971424723			
3		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			
4		N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 20			
10	Accounting classification	Liability - amortised cost			
11		March 29, 2019			
12	Perpetual or dated	Dated			
13		March 29, 2029			
14	Issuer call subject to prior supervisory approval	No			
15		N/A			
16		N/A			
	Coupons/dividends				
17		Floating			
18	Coupon rate and any related index	3MTH US LIBOR+0.72%			
19	Existence of a dividend stopper	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23		Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26		N/A			
27		NA			
27		N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No N/A			
31					
32		N/A			
33	If write-down, permanent or temporary	NA			
34		N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1989375412	HK0000504255		
3	Governing law(s) of the instrument	ONTARIO	ONTARIO		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 500	HKD 520		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	May 2, 2019	May 21, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 2, 2024	May 21, 2024		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	0.250%	2.660%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	NA	NA		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	NA	NA		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments is						
	Included in TLAC not included in regulatory capital						
1 Is	ssuer	Royal of Canada	Royal of Canada				
2 U	Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QY32	US78013XZU52				
3 G	Soverning law(s) of the instrument	ONATRIO	NEW YORK				
3a Me	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual				
eli	gible instruments governed by foreign law)						
R	Regulatory treatment	N/A	N/A				
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments				
	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
	ar value of instrument	CAD 2,000	USD 1,250				
	ccounting classification	Liability - amortised cost	Liability - amortised cost				
	Driginal date of issuance	July 2, 2019	July 16, 2019				
	erpetual or dated	Dated	Dated				
13	Original maturity date	July 2, 2024	July 16, 2024				
	ssuer call subject to prior supervisory approval	No	No				
15	Optional call date, contingent call dates and redemption amount	N/A	N/A				
16	Subsequent call dates, if applicable	N/A	N/A				
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed				
18	Coupon rate and any related index	2.352%	2.55%				
19	Existence of a dividend stopper	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative				
	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				
	Vrite-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 N/A	NA N/A				
34	If temporary write-down, description of write-down mechanism						
	ype of subordination	Exemption	Exemption				
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
	Ion-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	Contractual	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	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
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%	1.375%	2.609%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			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 th			
	Included in TLAC not included in regulatory	capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2031862076	XS2087687864	CA780086RQ98	
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 1000	ZAR 300	CAD 2,250	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - amortised cost	
11 Original date of issuance	July 23, 2019	December 2, 2019	January 28, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	July 23, 2024	December 2, 2024	January 28, 2027	
14 Issuer call subject to prior supervisory approval	No	No	No	
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16 Subsequent call dates, if applicable	N/A	N/A	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	0.125%	8.060%	2.328%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	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-	N/A				
	eligible instruments governed by foreign law)					
	Regulatory treatment	N/A				
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only				
9	Par value of instrument	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				
	Coupons/dividends					
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		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			
		Royal of Canada	Royal of Canada	Royal of Canada	
		CA780086RZ97	US78015K7H17	US78015K7J72	
		ONATRIO	NEW YORK	NEW YORK	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
		N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
		CAD 1,500	USD 1500	USD 1250	
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
		May 1, 2020	June 10, 2020	October 26, 2020	
	Perpetual or dated	Dated	Dated	Dated	
13		May 1, 2025	June 10, 2025	October 26, 2023	
	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1.936%	1.15%	0.50%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA	NA	NA	
28		N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33 34	If write-down, permanent or temporary	NA	NA	NA	
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Í.	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
1	Issuer	Iuded in TLAC not included in regulatory capital Roval of Canada	Roval of Canada	Royal of Canada	
2		US78015K7K46		US78016EZM29	
2		NEW YORK		NEW YORK	
30	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			Contractual	
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual	
		N/A	N/A	N/A	
4	Transitional Basel III rules	N/A		N/A	
5		N/A		N/A	
6	Eligible at solo/group/group&solo	N/A		N/A	
7		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	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating		Fixed	
18		SOFR INDEX+0.45%	SOFR INDEX+0.525%	0.875%	
19	Existence of a dividend stopper	No		No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No		No	
22		Non-cumulative		Non-cumulative	
23	Convertible or non-convertible			Non-convertible	
24		N/A		N/A	
25	If convertible, fully or partially	N/A		N/A	
26				N/A	
27		NA		NA	
28		N/A		N/A	
29	If convertible, specify issuer of instrument it converts into	N/A		N/A	
30	Write-down feature	No		No	
31				N/A	
32	If write-down, full or partial	N/A		N/A	
33	If write-down, permanent or temporary	NA		NA	
34		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	N/A	

Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1 ssuer	Roval of Canada	Roval of Canada	Roval of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZQ33		CA780086TM66		
3 Governing law(s) of the instrument	NEW YORK		ONATRIO		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A		
instruments governed by foreign law)					
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type	Other TLAC Instruments		Other TLAC Instruments		
8 Amount recognised in regulatory 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 1700		CAD 1,250		
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	April 27, 2021		May 4, 2021		
12 Perpetual or 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		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed		
18 Coupon rate and any related index	1.2%	SOFR INDEX+0.57%	1.589%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative		Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	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	No		
31 If write-down, write-down trigger (s)	N/A		N/A		
32 If write-down, full or partial	N/A		N/A		
33 If write-down, permanent or temporary	NA	NA	NA		
34 If temporary write-down, description of write-down mechanism	N/A		N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	Roval of Canada	Roval of Canada	Royal of Canada		
2 Unique identifier (eq 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	Contractual	Contractual	Contractual		
instruments governed by foreign law)	-		-		
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
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		
Coupons/dividends					
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		
26 If convertible, conversion rate			N/A		
27 If convertible, mandatory or optional conversion	NA	NA	NA		
28 If convertible, specify instrument type convertible into	N/A		N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A		N/A		
32 If write-down, full or partial	N/A	N/A	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		
34a Type of subordination	Exemption		Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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			
			Royal of Canada	Royal of Canada	
		CH1137122771	US78016EZX83	US78016EZY66	
		ONTARIO	NEW YORK	NEW YORK	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
		N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
		CHF 150	USD 1000	USD 500	
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
		October 15, 2021	October 7, 2021	October 7, 2021	
		Dated	Dated	Dated	
13		October 15, 2026	October 7, 2024	October 7, 2024	
	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18	Coupon rate and any related index	0.3%	0.8%	SOFR INDEX+0.34%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA	NA	NA	
28		N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33 34	If write-down, permanent or temporary	NA	NA	NA	
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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			
			Royal of Canada	Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZZ32	US78016EYD39	US78016EYH43	
	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	Contractual	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 900	USD 350	USD 1500	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021	
	Perpetual or dated	Dated	Dated	Dated	
13		November 2, 2026	November 2, 2026	November 3, 2031	
		No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	
18	Coupon rate and any related index	1.4%	SOFR INDEX+0.59%	2.3%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA	NA	NA	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	NA	NA	NA	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
		Royal of Canada	Royal of Canada	Royal of Canada			
		US78016EYR25	US78016EYV37	US78016EYZ41			
		NEW YORK	NEW YORK	NEW YORK			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual			
	instruments governed by foreign law)						
		N/A	N/A	N/A			
4		N/A	N/A	N/A			
5		N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		USD 400	USD 500	USD 300			
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
		January 21, 2022	January 21, 2022	January 21, 2022			
	Perpetual or dated	Dated	Dated	Dated			
13		January 21, 2025	January 21, 2027	January 21, 2027			
	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating			
18		SOFR INDEX+0.44%	2.05%	SOFR INDEX+0.71%			
19	Existence of a dividend stopper	No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	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			
	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						
		Royal of Canada	Royal of Canada	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086TY05	CH1132966289	XS2385061234			
		ONATRIO	ONTARIO	ONTARIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4		N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		CAD 1,000	CHF 200	GBP 300			
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
		July 29, 2021	September 22, 2021	September 9, 2021			
	Perpetual or dated	Dated	Dated	Dated			
13		July 31, 2028	September 22, 2031	September 9, 2026			
	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	1.8%	0.2%	1.0%			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	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			
	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1				Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYM38	XS2435102103	XS2437825388			
			ONTARIO	ONTARIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo			N/A			
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			No longer TLAC eligible (<365 days)			
	Par value of instrument			EUR 1200			
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
	Original date of issuance	January 21, 2022	January 25, 2022	January 31, 2022			
	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			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed		Floating			
18	Coupon rate and any related index	1.60%	1.034%	3MTH EURIBOR+0.75%			
19	Existence of a dividend stopper	No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)			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			
29	If convertible, specify issuer of instrument it converts into		N/A	N/A			
30	Write-down feature	No	No	No			
31	If write-down, write-down trigger (s)			N/A			
32	If write-down, full or partial	N/A	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	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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						
		Royal of Canada	Royal of Canada	Royal of Canada			
		US78016FZQ08	XS2472603740	US78016EZ598			
		NEW YORK	ONTARIO	NEW YORK			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	Contractual			
	instruments governed by foreign law)						
		N/A	N/A	N/A			
4		N/A	N/A	N/A			
5		N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		USD 1000	EUR 1250	USD 1400			
		Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
		April 14, 2022	April 26, 2022	April 14, 2022			
		Dated	Dated	Dated			
13		May 4, 2032	April 26, 2029	April 14, 2025			
	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	3.875%	2.125%	3.375%			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	NA	NA	NA			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a		Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
			Royal of Canada	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZ911	US78016EZD20	CA780086UT90			
		NEW YORK	NEW YORK	ONATRIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4		N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		USD 400	USD 1200	CAD 3,000			
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
		April 14, 2022	April 14, 2022	March 28, 2022			
		Dated	Dated	Dated			
13		April 14, 2025	May 4, 2027	September 29, 2025			
	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed			
18		SOFR INDEX+0.84%	3.625%	3.369%			
19	Existence of a dividend stopper	No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	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						
		Royal of Canada	Royal of Canada	Royal of Canada			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2491659301	XS2491659137	CA780086VK72			
	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		CNH 507	HKD 300	CAD 2,000			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	June 16, 2022	June 16, 2022	July 25, 2022			
	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	June 16, 2024	June 16, 2024	July 26, 2027			
		No	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	3.700%	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 34	If write-down, permanent or temporary	NA	NA	NA			
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a		Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
		Royal of Canada	Royal of Canada	Royal of Canada			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2488431441	XS2490729154	XS2491659210			
	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
	Par value of instrument	HKD 456	GBP 500	CNH 290			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	June 8, 2022	June 14, 2022	June 16, 2022			
	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	June 8, 2029	June 14, 2027	June 16, 2025			
	Issuer call subject to prior supervisory approval	No	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	3.805%	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			
	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						
		Royal of Canada	Royal of Canada	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1179534974	XS2478702967	US78016FZS63			
		ONTARIO	ONTARIO	NEW YORK			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	Contractual			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		CHF 150	HKD 724	USD 1250			
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
		May 4, 2022	May 12, 2022	July 28, 2022			
	Perpetual or dated	Dated	Dated	Dated			
13		May 4, 2027	May 12, 2029	August 3, 2027			
14	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	1.45%	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		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	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						
		Royal of Canada	Royal of Canada	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2519110535	XS2537128212	XS2435102103			
		ONTARIO	ONTARIO	ONTARIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A			
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A	N/A			
4		N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		HKD 400	AUD 30	EUR 40			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option			
		August 11, 2022	September 28, 2022	October 20, 2022			
	Perpetual or dated	Dated	Dated	Dated			
13		August 11, 2025	September 28, 2037	January 25, 2034			
	Issuer call subject to prior supervisory approval	No	No	No			
15		N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	3.935%	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		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28		N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	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			
	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						
				Royal of Canada			
		US78016FZR80	US78016FZU10	CA780086VV38			
			NEW YORK	ONATRIO			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A			
	instruments governed by foreign law)						
				N/A			
4				N/A			
5		N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7			Other TLAC Instruments	Other TLAC Instruments			
				N/A - Amount eligible for TLAC only			
		USD 1150		CAD 1,750			
	Accounting classification	Liability - amortised cost		Liability - amortised cost			
		October 25, 2022	October 25, 2022	October 28, 2022			
		Dated	Dated	Dated			
13		October 25, 2024	November 1, 2027	November 2, 2026			
		No	No	No			
15		N/A		N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index		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			N/A	N/A			
25				N/A			
26	If convertible, conversion rate	N/A		N/A			
27	If convertible, mandatory or optional conversion	NA	NA	NA			
28				N/A			
29	If convertible, specify issuer of instrument it converts into		N/A	N/A			
30	Write-down feature	No	No	No			
31				N/A			
32	If write-down, full or partial			N/A			
33	If write-down, permanent or temporary		NA	NA			
34	If temporary write-down, description of write-down mechanism	N/A		N/A			
34a		Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	Roval of Canada	Roval of Canada	Roval of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086WD21	CH1230759552	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-eligibl	e N/A	N/A	Contractual			
instruments governed by foreign law)						
Regulatory treatment	N/A	N/A	N/A			
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 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			
Coupons/dividends						
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			

Disclos	Disclosure template 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	Roval of Canada	Roval of Canada	Roval 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	e Contractual	Contractual	Contractual					
instruments governed by foreign law)								
Regulatory treatment	N/A	N/A	N/A					
4 Transitional Basel III rules	N/A	N/A	N/A					
5 Post-transitional Basel III rules	N/A	N/A	N/A					
6 Eligible at solo/group/group&solo	N/A	N/A	N/A					
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments					
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only					
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					
Coupons/dividends								
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					

1	Disclosure template for main features of regulatory capital instruments								
		her TLAC instruments issued directly by the bank							
4	Included in TLAC not included in regulatory capital 1 Issuer Royal of Canada Royal of Canada Royal of Canada								
2		XS2577030708		XS2581222838					
2		ONTARIO		AS2581222838 ONTARIO					
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			N/A					
3a	instruments governed by foreign law)	N/A	N/A	N/A					
		N/A	N/A	N/A					
4		N/A		N/A					
5		N/A		N/A					
6		N/A		N/A					
7	Instrument type	Other TLAC Instruments		Other TLAC Instruments					
8		N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only					
9		EUR 1750		AUD 50					
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost					
11		January 17, 2023		January 31, 2023					
12		Dated		Dated					
13		January 17, 2025		January 31, 2038					
14	Issuer call subject to prior supervisory approval	No		No					
15		N/A		N/A					
16		N/A		N/A					
	Coupons/dividends		1.07						
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed					
18		3MTH EURIBOR+0.43%		5.900%					
19	Existence of a dividend stopper	No		No					
20		Mandatory	Mandatory	Mandatory					
21	Existence of a step up or other incentive to redeem	No	No	No					
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative					
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible					
24	If convertible, conversion trigger (s)	N/A	N/A	N/A					
25	If convertible, fully or partially	N/A	N/A	N/A					
26	If convertible, conversion rate	N/A	N/A	N/A					
27	If convertible, mandatory or optional conversion	NA	NA	NA					
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A					
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A					
30		No		No					
31		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		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	N/A					

1	Disclosure template for main features of	of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not include					
1			Royal of Canada			
2		XS2578939527	XS2580733553			
3		ONTARIO	ONTARIO			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A			
5			N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7		Other TLAC Instruments	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9		GBP 650	AUD 50			
10		Liability - amortised cost	Liability - amortised cost			
11		January 24, 2023	January 31, 2023			
12	Perpetual or 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			
	Coupons/dividends					
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			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31			N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary		NA			
34		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			
57	ir yos, speary non-compliant leatures		11//3			

	Disclosure template for main features of regulatory capital instruments							
		ther TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital							
		Royal of Canada		Royal of Canada				
		XS2581246183		XS2584499599				
		ONTARIO		ONTARIO				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A				
	instruments governed by foreign law)							
		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	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				
	Par value of instrument	HKD 500		AUD 50				
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost				
		February 1, 2023		February 7, 2023				
	Perpetual or dated	Dated	Dated	Dated				
13	Original maturity date	February 1, 2028	February 7, 2028	February 7, 2038				
14	Issuer call subject to prior supervisory approval	No	No	No				
15		N/A		N/A				
16		N/A	N/A	N/A				
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed				
18	Coupon rate and any related index	4.500%	3-month HIBOR + 1.09%	6.005%				
19	Existence of a dividend stopper	No	No	No				
20		Mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A	N/A				
25	If convertible, fully or partially	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	lf write-down, write-down trigger (s)	N/A	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		N/A	N/A	N/A				
34a	Type of subordination	Exemption	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36	Non-compliant transitioned features	No	No	No				
37	If yes, specify non-compliant features	N/A	N/A	N/A				

1	Disclosure template for main features of regulatory capital instruments							
		ther TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital							
		Royal of Canada		Royal of Canada				
		XS2435102103		XS2596452552				
		ONTARIO		ONTARIO				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A				
	instruments governed by foreign law)							
	Regulatory treatment	N/A	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	N/A				
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
		N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only				
		EUR 28		HKD 300				
	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost				
	Original date of issuance	February 13, 2023	February 10, 2023	March 9, 2023				
	Perpetual or dated	Dated	Dated	Dated				
13	Original maturity date	January 25, 2034	February 10, 2028	March 9, 2028				
	Issuer call subject to prior supervisory approval	No	No	No				
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A				
16		N/A	N/A	N/A				
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed				
18	Coupon rate and any related index	1.034%		5.170%				
19	Existence of a dividend stopper	No	No	No				
20		Mandatory		Mandatory				
21	Existence of a step up or other incentive to redeem	No	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
	Convertible or non-convertible	Non-convertible		Non-convertible				
24		N/A		N/A				
25	If convertible, fully or partially	N/A		N/A				
26		N/A		N/A				
27	If convertible, mandatory or optional conversion	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	N/A				
30		No	No	No				
31		N/A		N/A				
32	If write-down, full or partial	N/A		N/A				
33	If write-down, permanent or temporary	NA	NA	NA				
34		N/A	N/A	N/A				
	Type of subordination	Exemption	Exemption	Exemption				
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
		No	No	No				
37	If yes, specify non-compliant features	N/A	N/A	N/A				

1	Disclosure template for main features of regulatory capital instruments							
		Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital							
		Royal of Canada	Royal of Canada	Royal of Canada				
		XS2597012959		CA780086XL38				
		ONTARIO		ONATRIO				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A				
	instruments governed by foreign law)							
		N/A	N/A	N/A				
4		N/A	N/A	N/A				
5		N/A	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A	N/A				
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
	Par value of instrument	CNH 800	JPY 10,000	CAD 2,500				
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost				
		March 10, 2023		April 20, 2023				
	Perpetual or dated	Dated	Dated	Dated				
13		March 10, 2026	March 31, 2028	May 1, 2028				
	Issuer call subject to prior supervisory approval	No	No	No				
15		N/A		N/A				
16		N/A	N/A	N/A				
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed				
18	Coupon rate and any related index	3.650%	0.83%	4.632%				
19		No	No	No				
20		Mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No	No				
22		Non-cumulative	Non-cumulative	Non-cumulative				
23		Non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A	N/A				
25		N/A	N/A	N/A				
26		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		N/A	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		N/A	N/A	N/A				
34a	Type of subordination	Exemption	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
		No	No	No				
37	If yes, specify non-compliant features	N/A	N/A	N/A				

		tures of regulatory capital instruments ts 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)	US78016FZY32	US78016HZQ63				
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-elig	gible Contractual	Contractual				
	instruments governed by foreign law)	-					
	Regulatory treatment	N/A	N/A				
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9	Par value of instrument	USD 1600	USD 900				
10	Accounting classification	Liability - amortised cost	Liability - amortised cost				
11	Original date of issuance	April 27, 2023	April 27, 2023				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	April 25, 2025	May 2, 2023				
14	Issuer call subject to prior supervisory approval	No	No				
15	Optional call date, contingent call dates and redemption amount	N/A	N/A				
16	Subsequent call dates, if applicable	N/A	N/A				
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed				
18	Coupon rate and any related index	4.950%	5.000%				
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				
	Type of subordination	Exemption	Exemption				
35		Unsubordinated	Unsubordinated				
36	Non-compliant transitioned features	No	No				
37	If yes, specify non-compliant features	N/A	N/A				

	Disclosure template for main features of regulatory capital inst	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1906311763
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A
	eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20
10	Accounting classification	Liability - fair value option
11	Original date of issuance	November 20, 2018
12	Perpetual or dated	Dated
13	Original maturity date	November 20, 2048
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	November 20, 2023 (127.69%)
16	Subsequent call dates, if applicable	November 20, 2028 (163.04%); November 20, 2033
		(208.19%), November 20, 2038 (265.84%), November 20,
		2043 (339.44%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.01%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	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	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 1.75			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	November 21, 2018			
12	Perpetual or dated	Dated			
13	Original maturity date	November 21, 2028			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	November 21, 2023 (100%)			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	4.0%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	15	USD 50	USD 50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123,13%)	December 28, 2023 (127,63%)	February 1, 2024 (127.93%)	
16	Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033	December 28, 2028 (162.89%); December 28, 2033	February 1, 2025 (134.39%), February 1, 2026 (141.18%),	
		(186.70%)	(207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	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, 2031 (219.33%), February 1, 2035 (219.96%), February 1, 2034 (209.39%), February 1, 2035 (219.96%), February 1, 2038 (254.99%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2042 (310.53%), February 1, 2043 (265.95.1%), February 1, 2044 (342.69%), February 1, 2045 (305%), February 1, 2046 (378.18%), February 1, 2045 (305%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.25%	5.00%	5.05%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If ves. specify non-compliant features	N/A	N/A	NA	
31	n yes, speciny non-compliant leatures	IN/A			

	Disclosure template for main feature	es of regulatory capital instruments	
	Other TLAC instruments is		
	Included in TLAC not inclu	ided 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	eN/A	N/A
	instruments governed by foreign law)		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD .442	JPY 300
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 13, 2019	February 14, 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	February 13, 2029	February 14, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 13, 2024 (100%)	February 14, 2024 (100%)
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (2.80%)	0.52%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

	Disclos	ure template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1939253081	XS1949532755	780086QT4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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, 2023 (179.79%), February 10, 2032 (188.0%), February 19, 2033 (198.26%), February 19, 2034 (206.19%), February 19, 2035 (218.62%), February 19, 2036 (226.57%), February 19, 2037 (241.07%), February 19, 2038 (225.57%), February 19, 2037 (241.07%), February 19, 2038 (225.57%), February 19, 2037 (241.07%), February 19, 2038 (255.15%), February 19, 2032 (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 (307.83%), February 19, 2045 (364.45%), February 19, 2044 (333.06%), 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.01%	3m GBP LIBOR, subject to floor (1.64%)	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75% Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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 If yes, specify non-compliant features	No N/A	No N/A	No N/A
37				

	Disclosure template 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-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	5	10
10	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%),	April 17, 2023 (100%), April 16, 2024 (100%), April 16,
			March 26, 2025 (121.23%), March 26, 2026 (125.18%),	2025 (100%), April 16, 2026 (100%), April 16, 2027
			March 26, 2027 (129.26%), March 26, 2028 (133.47%),	(100%), April 16, 2028 (100%), April 16, 2029 (100%)
			March 26, 2029 (137.82%)	
47	Coupons/dividends	Provide and a second	Prove d	Jacobian Maria and Angeles
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	lf write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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

2 Un 3 Go 3a Mea instr <i>Re</i> 4 5 6 7 7 8 Arr 9 Pa 10 Acc 11 Ori 12 Pe	Other TLAC instruments is Included in TLAC not inclu- suer inque identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib ruments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ir value of instrument counting classification	Royal Bank of Canada CAMM0023AU!2 Province of Ontario le N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	Royal Bank of Canada 78014RAY6 New York Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only
2 Un 3 Go 3a Mea instr <i>Re</i> 4 5 6 7 7 8 Arr 9 Pa 10 Acc 11 Ori 12 Pe	suer inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) porning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib ruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	Royal Bank of Canada CAMM0023AU!2 Province of Ontario le N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	78014RAY6 New York Contractual N/A N/A N/A Other TLAC Instruments
2 Un 3 Go 3a Mea instr <i>Re</i> 4 5 6 7 7 8 Arr 9 Pa 10 Acc 11 Ori 12 Pe	idue identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible ruments governed by foreign law) <i>iggulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	CAMM0023AUI2 Province of Ontario le N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	78014RAY6 New York Contractual N/A N/A N/A Other TLAC Instruments
3 Go 3a Mea instr Re 4 - 5 - 6 - 7 - 8 Am 9 Pa 10 Acc 11 Ori 12 Pe	overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib ruments governed by foreign law) <i>sgulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	Province of Ontario le N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	New York Contractual N/A N/A N/A Other TLAC Instruments
3a Mea instr Re 4 5 - 6 - 7 - 8 Am 9 Pa 10 Ac 11 Ori 12 Pe	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib ruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	le N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	Contractual N/A N/A N/A Other TLAC Instruments
instr	ruments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A N/A Other TLAC Instruments
Re 4 5 6 7 8 9 10 Acc 11 07 12	egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A Other TLAC Instruments
4 5 6 7 8 Am 9 Pa 10 Ac 11 Ori 12 Pe	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A Other TLAC Instruments
5 6 7 8 Am 9 Pa 10 Ac 11 Ori 12 Pe	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A Other TLAC Instruments
6 7 8 Am 9 Pa 10 Ac 11 Ori 12 Pe	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ir value of instrument	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A Other TLAC Instruments
7 8 Am 9 Pa 10 Ac 11 Ori 12 Pe	Instrument type (types to be specified by jurisdiction) nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ir value of instrument	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments
8 Am 9 Pa 10 Ac 11 Ori 12 Pe	nount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument	N/A - Amount eligible for TLAC only	
9 Pa 10 Ac 11 Ori 12 Pe	r value of instrument	, ,	N/A - Amount eligible for TLAC only
10 Ac 11 Ori 12 Pe			
11 Ori 12 Pe		EUR 5	USD 15
12 Pe		Liability - fair value option	Liability - fair value option
	iginal date of issuance	April 18, 2019	July 5, 2019
	prpetual or dated	Dated	Dated
13	Original maturity date	April 18, 2039	July 5, 2030
14 Iss	suer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)	July 5, 2022 (100%)
16	Subsequent call dates, if applicable	N/A	July 5, 2023 (100%), July 5, 2024 (100%), July 5, 2025 (100%), July 5, 2026 (100%), July 5, 2027 (100%), July 5, 2028 (100%), July 5, 2029 (100%)
Со	pupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	1.56%	3.07%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23 Co	nvertible 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 Wr	rite-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
	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 Ty	rpe of subordination	Exemption	Exemption
35 Po	sition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36 No	on-compliant transitioned features	No	No
37 lf y	/es, specify non-compliant features	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments i	ssued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RBB5	XS2041771986		
3	Governing law(s) of the instrument	New York	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	le Contractual	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 5.6	USD 1.26		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	September 6, 2019	September 16, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	September 6, 2024	September 16, 2024		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (1.10%) and cap (3.6%)	3m USD LIBOR, subject to floor (1.60%)		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	lf write-down, write-down trigger (s)	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
<u> </u>	Included in TLAC not included in regulatory capital			
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada XS1991341329		
2	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
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 15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes September 20, 2021 (107.5369%)		
16		September 20,2022(111.515765%), September 20,2023(115.641849%), September 20,2025(124.357659%), September 20,2024(119.920597%), September 20,2025(124.357659%), September 20,2027(133.730372%), September 20,2029(134.878395%), September 20,2029(134.878395%), September 20,2029(134.648274%), September 20,2033(164.648274%), September 20,2033(164.648274%), September 20,2033(164.838123%), September 20,2033(164.838123%), September 20,2033(164.838123%), September 20,2035(178.838123%), September 20,2036(185.455133%), September 20,2036(185.455133%), September 20,2036(185.455133%), September 20,2039(206.811711%), September 20,2040(214.463744%), September 20,2040(214.463744%), September 20,2040(214.663744%), September 20,2040(214.663744%), September 20,2044(248.00886%), September 20,2044(248.00883%), September 20,2044(246.00883%), September 20,2044(246.00883%), September 20,2044(246.702092%), September 20,2047(276.57007%), September 20,2048(286.803162%)		
	Coupons/dividends			
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 22	Existence of a step up or other incentive to redeem	No Non cumulativo		
22	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Non-convertible		
23	If convertible, conversion trigger (s)	N/A		
24	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 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No		
36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A		
31	in yes, speciny non-compliant reatures	IN/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1964502899			
3	Governing law(s) of the instrument	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A			
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	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			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)				
8	Par value of instrument	N/A - Amount eligible for TLAC only AUD 25			
10 11	Accounting classification	Liability - fair value option October 4, 2019			
	Original date of issuance	Dated			
12	Perpetual or dated				
13 14	Original maturity date	October 4, 2034 Yes			
	Issuer call subject to prior supervisory approval				
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, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%),			
		October 3, 2033(100.00%)			
		October 3, 2033(100.00 %)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	2.73%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			
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	Disclosure template for main features of regulatory capital inst	ruments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	25		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	October 4, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	October 4, 2034		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)		
16	Subsequent call dates, if applicable	October 4, 2023(100.00%), October 4, 2024(100.00%),		
		October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	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		
20	If convertible, specify instrument type convertible into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
33	If temporary write-down, description of write-down mechanism	N/A		
34 34a				
34a 35	Type of subordination	Exemption		
	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		

Other TLAC instruments issued directly by the bank I Issuer Reyal bank of Canada 1 Unspue identifier (eg_CUSIP, ISIN, or Bioomberg identifier for private placement) 780068/H9 3 Covering law(s) of the instrument 780068/H9 4 Variance of the instrument NA 6 Description regiments of Section 13 of the TLAC Term Sheet is achieved (for other TLAC NA 7 Instrument type dynamics of Section 13 of the TLAC Term Sheet is achieved (for other TLAC NA 6 Pest-transitional Basel III rules NA 7 Instrument type dynamics of the specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only 10 Accounting classification Liability - fair value oglion 11 Original date of issuance October 29, 2019 12 Perpetual classification Unsign classification 13 Subsequent call dates, contingent call dates and redemption amount October 29, 2021(102,5%), April 29, 2023(102,7%), April 29,		Disclosure template for main features of regulatory capital instruments			
1 Issuer Royal Bank of Canada 2 Unique identifier (eg CUSP), ISN, or Bioomberg identifier for private placement) 780058FH9 3 Governing law(s) of the instrument Province of Ontario 3 Maans by unith endrocaselity requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law). NiA 4 Transforal Basel II rules NiA 4 Transforal Basel II rules NiA 6 Eligible at solirgoup/group/group/Basel NiA 6 Anount recognised in regulatory capital Currency in millions, as of most recent reporting date) NiA 10 Account recognised in regulatory capital Currency in millions, as of most recent reporting date) NiA 11 Original matry by types to be specified Diated Diated 12 Prepretation Basel II rules NiA NiA 13 Original matry date Diated Diated 14 Issuer call dates on inspervisory approval Yes 15 Optional call dates, if applicable Appl 23, 2027(102,5%), April 22, 2023(102,75%), April 22, 2023(102,75%), April 22, 2023(103,35%), April 22, 2023(103,35%), April 22, 2023, 2023(103,35%		Other TLAC instruments issued directly by the bank			
2 Unque identifier (eg CUSIP, ISIN, or Bioomberg identifier for private placement) Province of Ordario 3 Governing law() of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- ellapbie instruments governed by foreign law) N/A 7 Regulatory treatment of Regulatory treatment N/A 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible is tabiogroup/goupdexolo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount registion (regulatory capital (Currency in millions, as of most recent reporting date) N/A 10 Original date of assurace October 29, 2019 Other TLAC only 11 Original instrument Original calate of assurace October 29, 2021(102.5%), April 13 Original instautorial date of assurace Dated Paretalia (Station (Station Station Station (Station Station (Station Station Stati		Included in TLAC not included in regulatory capital			
3 Covering law(s) of the instrument Province of Ontario a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- leigble instruments governed by foreign law) N/A 4 Transitional Basel II rules N/A 5 Post-transitional Basel II rules N/A 6 Eligible instruments governed by foreign law) N/A 7 Instruments (pe (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 9 Par value of instrument 3 10 Accounting classification 1 11 Original date of instrument Cables 79, 2029 12 Perpetual or dated Ocated 2 10 Optional call date, contingent call date, co	1	Issuer	Royal Bank of Canada		
Ta Maxes by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law) N/A Regulatory treatment Instrument oper dy foreign law) N/A 6 Transformal Basel III rules N/A 7 Linstrument type (types to be specified by jurisdiction) N/A 7 Instrument type (types to be specified by jurisdiction) N/A 8 Amount reciprised in regulatory capital (Currency in millions, as of most recent reporting date) N/A 9 Par value of instrument 3 10 Accounting classification Liability - fair value option 11 Original maturity date Dated 12 Proptealing classification Vess 14 Issuer call dates, contrigent call dates and redemption amount Vess 16 Subsequent call dates, if applicable 2022(102.6%), October 29.2022(102.6%), April 2.2028(103.0%), April 2.2028(103.	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RH9		
eligible instruments governed by foreign law) Image: Construments governed by foreign law) 4 Transitional Basel III rules NiA 5 Post-transitional Basel III rules NiA 6 Eligible at sologroup/group&solo NiA 7 Instruments (type (type to be specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NiA - Amount eligible for TLAC only 9 Par value of instrument 3 10 Accounting classification Claber 20, 2019 11 Original maturity (date October 20, 2029 13 Original maturity date October 20, 2021 (102, 5%), April 10, 25%) 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount October 20, 2021 (102, 5%), April 29, 2021 (102, 5%), April 29, 2021 (102, 5%), October 29, 2022 (102, 5%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), April 29, 2024 (103, 25%), October 29, 2024 (103, 25%), Apri	3	Governing law(s) of the instrument	Province of Ontario		
Regulatory treatment NA 4 Transitional Basel III rules NA 5 Post-transitional Basel III rules NA 6 Eligible at soldgroup/groupsedo NA 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount engible for TLAC only 3 10 Accounting classification Liability - fair value option 11 Original date of issuance Dated 12 Perpretual classification Liability - fair value option 13 Original maturity date October 29, 2021(02,5%) 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount Acrit 29, 2022(102,6%), October 29, 2022(102,6%), April 49, 2022(103,7%), October 29, 2022(103,0%), April 29, 2022(103,35%), October 29, 2022(103,35%), April 29, 2022(103,35%), October 29, 2022(103,35%), April 29, 2022(103,35%), April 29, 2022(103,35%), April 29, 2022(103,35%), April 29, 2023(103,35%), April 29, 20	3a		N/A		
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28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	26	If convertible, conversion rate	N/A		
28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	27	If convertible, mandatory or optional conversion	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	28		N/A		
31 If write-down, write-down trigger (s) N/A 32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 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	29	If convertible, specify issuer of instrument it converts into	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	30		No		
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	31	If write-down, write-down trigger (s)	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	32	If write-down, full or partial	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	33		N/A		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features No	34	If temporary write-down, description of write-down mechanism	N/A		
36 Non-compliant transitioned features No	34a	Type of subordination			
36 Non-compliant transitioned features No	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
37 If yes, specify non-compliant features N/A	36	Non-compliant transitioned features			
	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 include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2057269776	78014RBQ2	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	
	instruments governed by foreign law)			
	Regulatory treatment			
4			N/A	
5		N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 1	USD 33	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	November 1, 2019	November 8, 2019	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	November 1, 2029	November 8, 2027	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 1, 2022 (100.0%)	November 8, 2023 (100%)	
16	Subsequent call dates, if applicable	N/A	February 8, 2024(100%), May 8, 2024(100%), August 8,	
			2024(100%), November 8, 2024(100%), February 8,	
			2025(100%), May 8, 2025(100%), August, 2025(100%),	
			November 8, 2025(100%), February 8, 2026(100%), May	
			8, 2026(100%), August 8, 2026(100%), November 8,	
			2026(100%), February 8, 2027(100%), May 8,	
			2027(100%), August 8, 2027(100%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6:	2.375%	
		0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%		
10				
19		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	Non-cumulative	Non-cumulative	
23			Non-convertible	
24 25		N/A N/A	N/A N/A	
26	If convertible, conversion rate	N/A	N/A	
27		N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29		N/A	N/A	
30		No	No	
31			N/A	
32	,	N/A	N/A	
33		N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36		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 Issuer Royal Bank of Canada			
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332765		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments N/A - Amount eligible for TLAC only		
8 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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	May 26, 2021 (105.753812%) May 26, 2022(109.772457%), May 26,		
		2023(113.94381%), May 26, 2024(118.273675%), May 26, 2025(122.768074%), May 26, 2026(127.433261%), May 26, 2027(132.275725%), May 26, 2028(137.302203%), May 26, 2029(142.519687%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), May 26, 2033(156.449048%), May 26, 2034(171.736112%), May 26, 2035(178.262084%), May 26, 2036(185.036043%), May 26, 2035(178.262084%), May 26, 2039(206.941882%), May 26, 2038(199.365975%), May 26, 2039(206.941882%), May 26, 2040(214.805673%), May 26, 2041(222.968289%), May 26, 2040(214.805673%), May 26, 2044(249.364807%), May 26, 2043(240.235845%), May 26, 2044(249.364807%), May 26, 2043(240.235845%), May 26, 2044(249.364807%), May 26, 2044(258.84067%), May 26, 2046(280.8476615%), May 26, 2051(323.755113%), May 26, 2055(313.82604%), May 26, 2053(314.824804%), May 26, 2053(348.828004%), May 26, 2054(362.083468%), May 26, 2053(348.8264%), May 26, 2055(304.12464%), May 26, 2055(304.12464%), May 26, 2055(413.84264%), May 26, 2058(420.337474%).		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	3.80%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A		
25	If convertible, conversion rate	N/A N/A		
20	If convertible, conversion rate	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 Unsubordinated		
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No		
30	If yes, specify non-compliant features	N/A		
31	n yes, speciny non-compliant leatures			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	November 26, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	November 26, 2029		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	November 26, 2021(102.5%)		
16	Subsequent call dates, if applicable	May 26, 2022(102.625%), November 26,2022(102.625%),		
		May 26,2023(102.75%), November 26,2023(102.75%),		
		May 26 2024(103%), November 26, 2024(103%), May		
		26,2025(103.25%), November 26, 2025(103.25%), May		
		26, 2026(103.5%), November 26, 2026(103.5%), May		
		26,2027(103.625%), November 26, 2027(103.625%), May		
		26, 2028(103.75%), November 26, 2028(103.75%), May		
		26, 2029(104.00%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25%		
		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	780086RL0	780086RM8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 25	4.1	2.09
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)
16	Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%), 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, 2022(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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%	1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
27	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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-	N/A	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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	NA	June 23, 2022(102.4%), December 23, 2022(102.4%), June 23, 2023(102.4%), December 23, 2023(102.4%), June 23, 2024(102.4%), December 23, 2024(102.4%), June 23, 2025(102.6%), December 23, 2025(102.6%), June 23, 2026(102.6%), December 23, 2026(102.6%), June 23, 2027(103%), December 23, 2027(103%)	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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					
		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)	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-eligi	ble N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	GBP 2.125	GBP 0.5			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	December 31, 2019	December 31, 2019			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	December 31, 2024	December 31, 2024			
14	Issuer call subject to prior supervisory approval	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	SONIA, subject to floor (1.00%)	SONIA, subject to floor (1.05%)			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
-	Type of subordination	Exemption	Exemption			
34a						
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	IUnsubordinated	Unsubordinated			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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			
	Coupons/dividends				
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)	CAMM002I7AR7		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	1.60%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

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 Regulatory treatment N/A 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (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 TI 9 Par value of instrument USD 3.25 Uanuary 31, 2020 10 Original maturity date January 31, 2020 January 31, 2020 12 Perpetual or dated Dated January 31, 2022 (102.25%), January 31, 2022 (102.25%), January 31, 2022 (102.5%), Janua	5) nuary 31, 2023(102.25%), July
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) New York <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/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 TI 9 Par value of instrument USD 3.25 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, 2022 (102.25%), January 31, 2022(102.25%), January 31, 2023(102.5%), January 31, 2023(102.5%), January 31, 2023(102.5%), January 31, 2023(102.5%), January 31, 2023(103.5%), January 31, 2023(103	5) nuary 31, 2023(102.25%), July
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 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 TI 9 Par value of instrument USD 3.25 USD 3.25 10 Accounting classification Liability - fair value option 11 Original date of issuance January 31, 2020 12 Perpetual or dated January 31, 2030 14 Issue call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount January 31, 2022(102.25%), January 31, 2024(102.5%), January 31, 2024(102.5%), January 31, 2024(103%), January 31, 2024(103%), January 31, 2024(103.25%), January 31, 2024(103.25%), January 31, 2	5) nuary 31, 2023(102.25%), July
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) New York 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 TI 9 Par value of instrument USD 3.25 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, 2022 (102.25%, January 31, 2026 (103%), January 31, 2026	5) nuary 31, 2023(102.25%), July
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 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 TI 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, 2022 (102.25%), January 31, 2022 (102.25%), January 31, 2023(102.5%), January 31, 2028(103.25%), January 31	5) nuary 31, 2023(102.25%), July
eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group/solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TI 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, 2022 (102.25%), January 31, 2022 (102.25%), January 31, 2022 (102.25%), January 31, 2022(102.5%), January 31, 2022(102.5%), January 31, 2026(103%), January 31, 2028(103.25%), Januar	5) nuary 31, 2023(102.25%), July
Regulatory treatment N/A 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (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 TI 9 Par value of instrument USD 3.25 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%), January 31, 2023(102.5%), January 31, 2026(103.5%), January 31, 2026(103.5%), January 31, 2026(103.5%), January 31, 2028(103.25%), January 31, 20	5) nuary 31, 2023(102.25%), July
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 TI 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%), January 31, 2023(102.5%), January 31, 2026(103.5%), January 31, 2026(103.8%), January 31, 2028(103.25%), J	5) nuary 31, 2023(102.25%), July
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 TI 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%), January 31, 2023(102.5%), January 31, 2023(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31, 2028(103.25%)	5) nuary 31, 2023(102.25%), July
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 TI 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%), January 31, 2022(102.25%), January 31, 2022(102.5%), January 31, 2025(102.5%), January 31, 2025(102.5%), January 31, 2026(102.5%), January 31, 2026(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31, 2028(103.	5) nuary 31, 2023(102.25%), July
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TI 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%), January 31, 2022(102.25%), January 31, 2024(102.5%), January 31, 2024(102.5%), January 31, 2025(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), Januar	5) nuary 31, 2023(102.25%), July
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%), January 31, 2022(102.25%), January 31, 2022(102.55%), January 31, 2022(102.55%), January 31, 2026(102.5%), January 31, 2026(102.5%), January 31, 2026(102.5%), January 31, 2026(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31, 2028(103.25\%), January 31, 2028(103.25\%), Januar	5) nuary 31, 2023(102.25%), July
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%), Ja 16 Subsequent call dates, if applicable July 31, 2022(102.5%), January 31, 2024(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31	nuary 31, 2023(102.25%), July
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%), January 31, 2022(102.25%), January 31, 2022(102.25%), January 31, 2022(102.55%), January 31, 2024(102.55%), January 31, 2025(102.5%), January 31, 2025(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31	nuary 31, 2023(102.25%), July
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%), January 31, 2022 (102.25%), January 31, 2022(102.25%), January 31, 2022(102.5%), January 31, 2024(102.5%), January 31, 2026(102.5%), January 31, 2026(102.5%), January 31, 2026(103.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31	nuary 31, 2023(102.25%), July
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%), January 31, 2022(102.25%), January 31, 2023(102.5%), January 31, 2023(102.5%), January 31, 2024(102.5%), January 31, 2026(103.5%), January 31, 2026(103.5%), January 31, 2026(103.5%), January 31, 2026(103.5%), January 31, 2022(103.25%), January 31, 2028(103.25%), January 31	nuary 31, 2023(102.25%), July
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%), Ja 17 Subsequent call dates, if applicable July 31, 2022(102.25%), Ja 18 Subsequent call dates, if applicable July 31, 2023(102.5%), January 31, 2024(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31, 2028(103.25\%), January 31, 2028(10	nuary 31, 2023(102.25%), July
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%), Ja 16 Subsequent call dates, if applicable 31, 2023(102.5%), January 31, 2024(102.5%), January 31, 2025(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2028(103.25%), January 31	nuary 31, 2023(102.25%), July
16 Subsequent call dates, if applicable July 31, 2022(102.25%), Ja 16 Subsequent call dates, if applicable 31, 2023(102.5%), January 2024(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2026(103%), January 31, 2027(103%), January 31, 2022(103%), January 31, 2028(103.25%), January 31, 2026(103%), January 31, 2028(103.25%), January 31, 2028(103.25%), January 31,	nuary 31, 2023(102.25%), July
31, 2023(102.5%), January 2024(102.5%), January 31, 2025(102.5%), January 31, 2026(103%), January 31, 2027(103%), January 31, 2028(103.25%), January 31	
	2025(102.5%), July 31, 2026(102.5%), July 31, 027(103%), July 31, 028(103.00%), July 31,
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed	
18 Coupon rate and any related index Y1-3: 2.25%, Y4-6: 2.50%,	Y7-8: 3.00%, Y9-10: 3.25%
19 Existence of a dividend stopper No	
20 Fully discretionary, partially discretionary or mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No	
22 Noncumulative or cumulative Non-cumulative	
23 Convertible or non-convertible Non-convertible	
24 If convertible, conversion trigger (s) N/A	
25 If convertible, fully or partially N/A	
26 If convertible, conversion rate N/A	
27 If convertible, mandatory or optional conversion N/A	
28 If convertible, specify instrument type convertible into N/A	
29 If convertible, specify issuer of instrument it converts into N/A	
30 Write-down feature No	
31 If write-down, write-down trigger (s) N/A	
32 If write-down, full or partial N/A	
33 If write-down, permanent or temporary N/A	
34 If temporary write-down, description of write-down mechanism N/A	
34a Type of subordination Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated	
36 Non-compliant transitioned features No	
37 If yes, specify non-compliant features N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332419	XS1991341162		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 14	Original maturity date	February 5, 2060	February 6, 2040		
14 15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes February 05, 2025(119.92060%)	Yes February 6, 2025(100.00%)		
15	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 05, 2025(119.92060%) February 5, 2026(124.35766%), February 5,	February 6, 2025(100.00%) February 6, 2030(100.00%), February 6, 2035(100.00%).		
		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, 2031(146.30396%), 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, 20447(24.46374%), 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, 2054(304.1923%), February 5, 2052(319.83074%), February 5, 2056(369.85818%), February 5, 2045(343.393006%), February 5, 2058(396.73402%), February 5, 2059(412.45018%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.70%	1.215%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27 28	If convertible, mandatory or optional conversion	N/A	N/A		
	If convertible, specify instrument type convertible into	N/A	N/A		
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No		
30	If write-down, write-down trigger (s)	N/A	NO N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, run or partial	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		
<u> </u>					

	Disalagun templete for main features of services and instruments				
	Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	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-	N/A	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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%)	
		2024(115.196430%), February 18, 2025(119.343502%), February 18, 2026(123.6839868%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2029(137.479454%), February 18, 2030(142.428714%), February 18, 2014(147.556145%), February 18, 2033(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(169.979415%), February 18, 2039(176.098674%), February 18, 2037(182.438227%), February 18, 2038(180.0003%), February 18, 2039(195.810219%), February 18, 2040(202.859387%), February 18, 2038(180.0003%), February 18, 2042(217.721868%), February 18, 2040(222.5566382%), February 18, 2041(210.162325%), February 18, 2045(242.094496%), February 18, 2046(225.0815078%), February 18, 2047(253.844421%), February 18, 2045(242.094496%), February 18, 2049(278.889977%), February 18, 2050(28.830016%), February 18, 2054(232.837065%), February 18, 2055(34.819200%), February 18, 2053(321.271298%), February 18, 2054(323.837065%), February 18, 2055(34.819200%), February 18, 2053(321.271298%), February 18, 2057(370.093068%), February 18, 2058(383.416418%), February 18, 2059(39.397.219409%).	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, 20226(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%).	2023(102.000%), August 27, 2023(102.050%), February 27, 2024(102.050%), August 27, 2024(102.200%)	
	A (11) 1				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Eived	Fixed-Float	
17	Coupon rate and any related index	-ixed 3.60%	Fixed Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10:		
			3.00%	NI-	
19	Existence of a dividend stopper	No Mandatan	No	N0 Mondeten/	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No Non sumulative	No Non sumulativo	Non sumulativo	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	
25	If convertible, ruliy or partially	N/A N/A	N/A N/A	N/A N/A	
26	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A N/A	
20	If convertible, specify issuer of instrument it converts into	N/A	N/A N/A	N/A N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	NA	N/A	NA	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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 insi	truments
Other TLAC instruments issued directly by the bank	
Included in TLAC not included in regulatory capital	
Issuer	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCN8
Governing law(s) of the instrument	New York
eligible instruments governed by foreign law)	Contractual
	N/A
	N/A
	N/A
	Other TLAC Instruments
	N/A - Amount eligible for TLAC only
	USD 8.225
	Liability - fair value option
•	March 27, 2020
	Dated
	March 27, 2025
	Yes
Optional call date, contingent call dates and redemption amount	March 27, 2022(101.500%)
Subsequent call dates, if applicable	September 27, 2022(101.750%), March 27, 2023(101.750%), September 27, 2023(102.000%), March 27, 2024(102.000%), September 27, 2024(102.500%).
Coupons/dividends	
Fixed or floating dividend/coupon	Fixed-Float
Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of a step up or other incentive to redeem	No
Noncumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Write-down feature	No
lf write-down, write-down trigger (s)	N/A
If write-down, full or partial	N/A
	N/A
	N/A
Type of subordination	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	IUnsupordinated
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No
	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Weans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Armount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call date, oningent call dates and redemption amount Subsequent call date, inf applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a stop up or other incentive to redeem Noncumulative or coursein trigger (s) If convertible, fully or partially If convertible, conversion trigger (s) If convertible, paperior priva

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341246	XS2118433734		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment				
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 8	AUD 2		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 6, 2020	April 6, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 6, 2035	April 6, 2040		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 6, 2022(100.00%),	April 7, 2022(100.000%)		
16	Subsequent call dates, if applicable	April 6, 2023(100.000%), April 6, 2024(100.00%), April 6,	October 7, 2022(100.000%), April 7, 2023(100.000%),		
10		2025(100.00%), April 6, 2026(100.00%), April 6,	October 7, 2022(100.000%), April 7, 2023(100.000%), October 7, 2023(100.000%), April 7, 2024(100.000%),		
		2027(100.00%), April 6, 2028(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2028(100.00\%), April 6, 2028(1			
		2029(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2030(100.00%), April 6,	October 7, 2024(100.000%), April 7, 2025(100.000%), October 7, 2025(100.000%), April 7, 2026(100.000%),		
		2031(100.00%), April 6, 2032(100.00%), April 6,	October 7, 2026(100.000%), April 7, 2027(100.000%),		
		2033(100.00%), April 6, 2034(100.00%).	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%).		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	2.600%	2.85%		
10	Existence of a dividend stopper	No	2.03% 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, write-down utgger (s)	N/A	N/A		
33	If write-down, run or partial	N/A	N/A N/A		
		N/A	N/A N/A		
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption	Exemption		
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 inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332336	780086RY2		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 190	10		
10 11	Accounting classification	Liability - fair value option	Liability - fair value option		
	Original date of issuance	April 7, 2020	April 8, 2020		
12 13	Perpetual or dated Original maturity date	Dated April 7, 2060	Dated April 8, 2025		
	0		1 · ·		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 7, 2025(117.625534%), April 7, 2026(121.507176%), April 7, 2027(125.516913%),	April 8, 2022(100.000%) October 8, 2022(100.000%), April 8, 2023(100.000%),		
		 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, 2036(1191.428427%), 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, 2043(211.012117%), April 7, 2044(217.975517%), April 7, 2043(221.012217%), April 7, 2044(248.204129%), April 7, 2045(225.168709%), April 7, 2050(264.855896%), April 7, 2042(2275053%), April 7, 2050(264.855896%), April 7, 2051(273.596141%), April 7, 2054(301.58850%), April 7, 2055(311.538162%), April 7, 2058(343.409431%), April 7, 2059(354.741942%) 	October 8, 2023(100.000%), April 8, 2024(100.000%), October 8, 2024(100.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.30%	2.75%		
19	Existence of a dividend stopper	No	No		
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 37	Non-compliant transitioned features	No N/A	No N/A		
31	If yes, specify non-compliant features	19/75	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Include in TLAC motional 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-	N/A	Contractual	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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(129.133049%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.447133%), April 14, 2033(160.772811%), April 14, 2034(166.753560%), April 14, 2033(180.772811%), April 14, 2034(166.753560%), April 14, 2033(182.985707%), April 14, 2039(200.164776%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2041(215.334031%), April 14, 2043(231.652871%), April 14, 2042(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(240.20415%), April 14, 2044(258.479868%), April 14, 2057(286.094385%), April 14, 2053(333.781888%), April 14, 2054(310.2868546%), April 14, 2055(321.810536%), April 14, 2055(350.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.559374%), April 14, 2059(415.563902%).	October 14, 2023(100.000%), April 14, 2024(100.000%), October 14, 2025(100.000%), April 14, 2025(100.000%), October 14, 2025(100.000%), April 14, 2026(100.000%), October 14, 2028(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2028(100.000%), October 14, 2023(100.000%), April 14, 2028(100.000%), October 14, 2023(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%),		
	A sum and fill data ada				
17	Coupons/dividends	Fixed	Fixed	Fixed	
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.72%	Fixed 2.94%	2,15%	
10	Existence of a dividend stopper	3.72% No	2.94% No	2.15% No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
20	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issue of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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-	N/A	N/A	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 12	EUR 50	USD 3.775		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 20, 2020	April 27, 2020	April 30, 2020		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	April 20, 2035	April 27, 2035	April 30, 2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 20, 2025(100.000%)	April 27, 2025(100.000%)	April 30, 2022(102.250%)		
16	Subsequent call dates, if applicable	April 20, 2026(100.000%), April 20, 2027(100.000%), 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%)		
	Coupons/dividends					
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 inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCT5	CAMM002JFUN5		
3	Governing law(s) of the instrument	New York	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A		
	eligible instruments governed by foreign law				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2	EUR 55.98		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 30, 2020	February 25, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 30, 2025	February 25, 2050		
14	Issuer call subject to prior supervisory approval		Yes		
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%),	February 25, 2023(61.77461%), February 25,		
		October 30, 2023(100.000%), April 30, 2024(100.000%), October 30, 2024(100.000%)	2024(62.88655%), February 25, 2025(64.01851%), February 25, 2026(65.17084%), February 25,		
		October 30, 2024(100.000%)	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,		
			2048/06 40402%) Eebruary 25, 2040(08,23183%)		
	Coupons/dividends				
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 N/A	No N/A		
37	If yes, specify non-compliant features				

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SB1	780086SD7	XS1991331874
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.25	USD 1.75	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable		November 19, 2022(101.650%), May 19, 2023(101.650%), November 19, 2023(101.750%), May 19, 2024(101.750%),	
		November 15, 2024(101.800%)	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%)	2033(100.000%), May 22, 2034(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-3: 1.50%, Y4: 1.65%, Y5: 1.80%	Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6:	2.70%
			2.00%, Y7: 2.50%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 feature	es of regulatory capital instruments	
	Other TLAC instruments is		
	Included in TLAC not inclu		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332096	XS1991331957
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A
	eligible instruments governed by foreign law)		
	Regulatory treatment		
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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	May 26, 2025(117.625534%) May 26, 2026(121.507176%), May 26,	June 18, 2024(100.000%) June 18, 2025(100.000%), June 18, 2026(100.000%),
		2027(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2033(147.639939%), May 26, 2033(152.512057%), May 26, 2034(157.544955%), May 26, 2035(162.743939%), May 26, 2037(173.662267%), May 26, 2038(179.393122%), May 26, 2039(155.313095%), 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, 2044(240.275053%), May 26, 2042(242.04129%), May 26, 2044(245.025168709%), May 26, 2044(245.0251259276%), May 26, 2042(246.204129%), May 26, 2044(245.02512596141%), May 26, 2052(282.624813%), May 26, 2053(291.951432%)	June 18, 2027(100.000%), June 18, 2028(100.000%), June 18, 2029(100.000%), June 18, 2030(100.000%), June 18, 2031(100.000%), June 18, 2032(100.000%), June 18, 2033(100.000%), June 18, 2034(100.000%)
	Coupons/dividends		
17	, Fixed or floating dividend/coupon	Fixed	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	lf write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
-	Included in TLAC not includ				
1		Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SJ4	780086SK1		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	15.0	1.3		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	July 16, 2020	July 23, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	July 16, 2025	July 23, 2027		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.510%)	July 23, 2022(101.400%),		
16	Subsequent call dates, if applicable	January 16, 2024(101.510%), July 16, 2024(101.510%), January 16, 2025(101.510%)	January 23, 2023(101.500%), July 23, 2023(101.500%), January 23, 2024(101.600%), July 23, 2024(101.600%), January 23, 2025(101.750%), July 23, 2025(101.750%), January 23, 2026(102.000%), July 23, 2026(102.000%), January 23, 2027(102.250%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index		Y1-2: 1.40%, Y3: 1.50%, Y4: 1.60%, Y5: 1.75, Y6: 2.00%,		
		1.51%	Y7: 2.25%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22		Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25		N/A	N/A		
26		N/A	N/A		
27		N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29		N/A	N/A		
30	Write-down feature	No	No		
31		N/A	N/A		
32		N/A	N/A		
33	,	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36		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			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	53			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	August 7, 2020			
12	Perpetual or dated	Dated			
13	Original maturity date	August 7, 2035			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	August 7, 2023(100.000%)			
16	Subsequent call dates, if applicable	August 7, 2024(100.000%), August 7, 2025(100.000%),			
		August 7, 2026(100.000%), August 7, 2027(100.000%),			
		August 7, 2028(100.000%), August 7, 2029(103.000%),			
		August 7, 2030(100.000%), August 7, 2031(100.000%),			
		August 7, 2032(100.000%), August 7, 2033(100.000%),			
		August 7, 2034(100.000%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	2.235%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify 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	NA			
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	Disclosu	re template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SL9	780086SM7	780086SN5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	9.0	1.4	2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	August 20, 2020	August 20, 2020	September 1, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 20, 2027	August 20, 2027	September 1, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 20, 2022(101.150%),	August 20, 2022(101.350%),	September 1, 2022(101.250%)
16	Subsequent call dates, if applicable	February 20, 2023(101.200%), August 20,	February 20, 2023(101.450%), August 20,	March 1, 2023(101.300%), September 1, 2023(101.300%),
		2023(101.20%), 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%)	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, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%), September 1, 2025(101.500%), March 1, 2025(101.650%), September 1, 2026(101.650%), March 1, 2027(101.800%), September 1, 2027(101.800%), March 1, 2028(102.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.2%, Y4: 1.25%, Y5: 1.5%, Y6: 1.6%, Y7: 2.0%	Y1-2: 1.35%, Y3-4: 1.45%, Y5-6: 1.60%, Y7: 1.75%	Y1-2: 1.25%, Y3: 1.3%, Y4: 1.4%, Y5: 1.5%, Y6: 1.65%, Y7: 1.8%, Y8: 2.0%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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
<u> </u>				

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not include				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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,	April 1, 2023(101.300%), October 1, 2023(101.300%),		
		2025(100.000%), September 22, 2026(100.000%),	April 1, 2024(101.400%), October 1, 2024(101.400%),		
		September 22, 2027(100.000%), September 22,	April 1, 2025(101.500%), October 1, 2025(101.500%),		
		2028(100.000%), September 22, 2029(100.000%),	April 1, 2026(101.750%), October 1, 2026(101.750%),		
		September 22, 2030(100.000%), September 22,	April 1, 2027(102.000%)		
		2031(100.000%), September 22, 2032(100.000%),			
		September 22, 2033(100.000%), September 22,			
		2034(100.000%)			
	Coupons/dividends				
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		
30	If yes, specify non-compliant features	N/A	N/A		
31	n yes, speary non-compliant reatures	19/73	DV/3		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDB3	780086SS4	780086ST2	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	6.0	10.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	October 9, 2020	October 14, 2020	October 16, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	October 9, 2025	October 14, 2025	October 16, 2030	
	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%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	0.72%	Y1-2: 1.05%, Y3: 1.20%, Y4: 1.30%, Y5: 1.40%	Y1-2: 1.60%, Y3: 1.70%, Y4: 1.80%, Y5: 1.90%, Y6: 2.00%, Y7: 2.10%, Y8: 2.25%, Y9: 2.50%, Y10: 3.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	lf write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
			N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	19/75		
34 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	Exemption	Exemption	
34a					
34a 35	Type of subordination	Exemption	Exemption	Exemption	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SU9	XS1991331445	780086SR6	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	12.3	50	19.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	October 21, 2020	October 22, 2020	October 23, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	October 21, 2025	October 22, 2035	October 23, 2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 21, 2022(101.150%)	October 22, 2023(100.000%)	October 23, 2022(101.300%)	
16	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, 2028(102.750%), October 23, 2029(102.750%), April 23, 2030(103.000%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.20%, Y4: 1.30%, Y5: 1.50%	2.260%	Y1-2: 1.30%, Y3: 1.40%, Y4: 1.50%, Y5: 1.65%, Y6: 1.75%, Y7: 2.00%, Y8: 2.25%, Y9: 2.75%, Y10: 3.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	lf write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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		N/A	N/A	N/A	
01	n jee, opeen jihen compnant leatured	1.00.0	have a second se	1.000	

	Disclosu	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SX3	XS2244768680	XS1991331106		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	6.05	4.4	50		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	November 17, 2020	November 18, 2020	November 23, 2020		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	November 17, 2025	November 19, 2024	November 23, 2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	November 17, 2022(101.000%)	November 19, 2022(100.000%)	November 23, 2023(100.000%)		
16	Subsequent call dates, if applicable	May 17, 2023(101.100%), November 17, 2023(101.100%), May 17, 2024(101.150%), November 17, 2024(101.150%), May 17, 2025(101.250%)		November 23, 2024(100.000%), November 23, 2025(100.000%), November 23, 2026(100.000%), November 23, 2027(100.000%), November 23, 2028(100.000%), November 23, 2029(100.000%), November 23, 2030(100.000%), November 23, 2031(100.000%), November 23, 2032(100.000%), November 23, 2033(100.000%), November 23, 2034(100.000%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	Y1-2: 1.00%, Y3: 1.10%, Y4: 1.15%, Y5: 1.25%	0.810%	2.272%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosu	ure template for main features of regulatory capital instru	monte	
	In the second se	inents	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331361	XS1991331528	XS1991331015
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	Tes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	November 24, 2025(114.806261%) November 24, 2026(118.020836%), November 24,	November 30, 2025(114.248950%) November 30, 2026(117.333672%), November 30,	December 10, 2023(108.795990%), December 10, 2024(111.896676%), December 10,
	2027(121.325420%), November 24, 2028(124.722532%), November 24, 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, 2038(164.390253%), November 24, 2039(155.557099%), November 24, 2037(159.912697%), November 24, 2038(164.390253%), November 24, 2039(168.993180%), November 24, 2040(173.724989%), November 24, 2034(144.194.014751%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2041(149.014751%), November 24, 2045(199.447165%), November 24, 2046(205.031685%), November 24, 2050(228.977832%), November 24, 2048(216.674204%), November 24, 2049(222.741082%), November 24, 2050(228.977832%), November 24, 2052(245.19201%), November 24, 2052(24.1980110%), November 24, 2053(24.55553%), November 24, 2057(277.808316%), November 24, 2058(285.586949%), November 24, 2059(293.583384%)	2027(120.501681%), November 30, 2028(123.755226%), November 30, 2029(127.006617%), 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(119.700696%), November 30, 2046(199.906626%), November 30, 2041(149.535535%), November 30, 2045(146.652965%), November 30, 2046(199.906626%), November 30, 2047(205.306159%), November 30, 2048(210.84425%), November 30, 2046(199.906626%), November 30, 2050(222.389003%), November 30, 2051(228.93506%), November 30, 2052(234.660131%), November 30, 2053(240.893254%), November 30, 2055(247.39372%), November 30, 2055(254.077101%), November 30, 2059(282.648900%)	2025(115.085731%), December 10, 2026(118.365674%), December 10, 0207(121.739096%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2030(132.447255%), December 10, 2031(136.22201%), December 10, 2033(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, 2038(171631743%), December 10, 2040(175.422752%), December 10, 2044(196.292228%), December 10, 2042(185.564336%), December 10, 2043(100.852920%), December 10, 2044(196.292228%), December 10, 2042(218.86557%), December 10, 2046(207.640323%), December 10, 2044(196.29228%), December 10, 2048(219.644478%), December 10, 2046(225.904345%), December 10, 2054(226.342619%), December 10, 2051(238.964384%), December 10, 2052(245.774689%), December 10, 2053(252.779453%), December 10, 2054(228.81804%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2058(290.913081%), December 10, 2059(299.204103%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.80%	2.70%	2.85%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
25 If convertible, fully or partially	N/A N/A		
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
29 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TA2	780086SZ8	780086TB0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	5.5	10.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
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,	June 18, 2023(100.950%), December 18,	N/a
		2024(107.990%), December 17, 2025(110.080%),	2023(100.950%), June 18, 2024(101.000%), December	
		December 17, 2026(112.220%), December 17,	18, 2024(101.000%), June 18, 2025(101.250%)	
		2027(114.400%), December 17, 2028(116.620%), December 17, 2029(118.880%), December 17,		
		2030(121.180%), December 17, 2031(123.540%)		
-	Coupons/dividends	2030(121.180%), December 17, 2031(123.540%)		
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	NA	N/A
33	If write-down, permanent or temporary	N/A	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
<u> </u>	·· ,,, ··	h	li	L

Other TLC instruments issued directly by the bank Included in TLC on included in regulatory call Royal Bank of Canada Royal Bank of Canada <th< th=""><th></th><th colspan="5">Disclosure template for main features of regulatory capital instruments</th></th<>		Disclosure template for main features of regulatory capital instruments				
Image Number 10, 100 Workshowskip (NUM) Sector Showskip (NUM) Sec			Other TLAC instruments issued directly by the bank			
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Image:	6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
Image:	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
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16 June 30, 2023 (102, 1009), December 31, 2021 (102, 1004), June 30, 2021 (102, 1004), December 31, 2021 (102, 1004), June 30, 2021 (102, 1004					. ==	
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17 Fixed or floating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 2.10% 2.00% 2.82% 19 Existence of a dividend stopper No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a tep up or other incentive to redem No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-cumulative Non-cumulative 24 If convertible, non-convertible Non-cumulative Non-cumulative 25 If convertible, non-convertible Non-cumulative Non-cumulative 26 If convertible, non-convertible Non-cumulative NA 27 If convertible, non-convertible NA NA 28 If convertible, non-convertible non-convertible NA NA 29 If convertible, non-convertible non-co			31, 2024(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), June 30, 2026(102.100%), December 31, 2027(102.100%), June 30, 2027(102.100%), December 31, 2027(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2030(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), June 30, 2030(102.100%), June 30, 2032(102.100%), June 30, 2033(102.100%), December 31, 2031(102.100%), June 30, 2033(102.100%), December 31, 2033(102.100%), December 31, 2033(102.100%), December 31, 2033(102.100%), June 30, 2035(102.100%), December 31, 2035(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2038(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), June 30, 2039(102.100%), June 30, 2037(102.100%), June 30, 2039(102.100%), June 30, 2037(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), June 30, 2039(102.100%), June 30, 2038(102.100%), June 30, 2039(102.100%), December 31, 2034(102.100%), June 30, 2039(102.100%), December 31, 2034(1	January 4, 2030(100.000%), January 4, 2031(100.000%), January 4, 2032(100.000%), January 4, 2033(100.000%),	January 25, 2030(128, 439438%), January 25, 2031(132, 061430%), January 25, 2032(135, 785562%), January 25, 2033(147, 600012%), January 25, 2033(147, 600012%), January 25, 2036(151, 762333%), January 25, 2037(156, 042030%), January 25, 2038(160, 442416%), January 25, 2038(164, 042416%), January 25, 2040(169, 618958%), January 25, 2044(174, 402213%), January 25, 2044(189, 578626%), January 25, 2045(20, 377636%), January 25, 2045(21, 377636%), January 25, 2057(224, 001221%), January 25, 2054(226), 570563%), January 25, 2055(243, 41152%), January 25, 2055(257, 417687%), January 25, 2056(264, 6768666%), January 25, 2057(224, 705909%), January 25, 2056(278, 71572%), January 25, 2059(278, 705909%),	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 2.10% 2.10% 2.8% 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 Non-cumulative 22 Noncumulative or cumulative or cumulative Non-convertible Non-convertible 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, nandatory or partially NA NA 25 If convertible, nandatory or partially or partially NA NA 26 If convertible, nandatory or optical conversion NA NA 27 If convertible, nandatory or optical conversion NA NA 28 If convertible, specify instrument to convertision NA NA 29 If convertible, specify instrument to convertision NA NA 29 If convertible, specify instrument to convertision NA NA 29 If convertible, specify instrument to convertision NA NA 29 If convertible, specify instrument to convertision NA						
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20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 21 Existence of a step up or other incentive to redeem No No No 23 Convertible or on-convertible Non-convertible Non-convertible Non-convertible No-convertible No-convertible 23 If convertible, onversion trigger (s) NA NA NA NA 24 If convertible, onversion trigger (s) NA NA NA 25 If convertible, numeratory optional conversion NA NA NA 26 If convertible, specify instrument type convertible into NA NA NA 27 If convertible, specify instrument type convertible into NA NA NA 28 If convertible, specify instrument type convertible into NA NA NA 29 If convertible, specify instrument type convertible into NA NA NA 30 Write-down, full or partial NA NA NA 31 If write-down, full or partial NA NA NA 32 If convertible, specify instrument type convertible into NA NA <t< th=""><th></th><th></th><th></th><th></th><th></th></t<>						
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35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No						
36 Non-compliant transitioned features No No No						
	37	If yes, specify non-compliant features	N/A	N/A	N/A	

-	Disclosur	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank	menta	
\vdash		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TD6	78014RDE7	XS1991330710
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	USD 10	USD 200
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	January 29, 2021	January 29, 2021	February 8, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 29, 2026	January 29, 2029	February 8, 2061
14		Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2023(100.825%)	January 29, 2023(101.000%),	February 8, 2026(114.527334%)
		July 29, 2024(101.000%), January 29, 2025(101.000%). July 29, 2025(101.150%)	July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2026(101.000%), January 29, 2027(101.100%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	2028(120.912949%), February 8, 2029(124.238055%), February 8, 2030(127.654602%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(138.478378%), February 8, 2034(142.266533%), February 8, 2035(146.199413%), February 8, 2038(150.219989%), February 8, 2037(154.350944%), February 8, 2038(158.59555%), February 8, 2039(152.956973%), February 8, 2040(157.438290%), February 8, 2041(172.042843%), February 8, 2042(176.774021%), February 8, 2043(181.635307%), February 8, 2044(186.630278%), February 8, 2042(176.774021%), February 8, 2043(121.37426820%), February 8, 2054(222.54575%), February 8, 2045(260.73%), February 8, 2046(197.030682%), February 8, 2050(221.6520606%), February 8, 2051(225.660173%), February 8, 2052(231.865828%), February 8, 2053(238.242138%), February 8, 2054(244.79377%), February 8, 2055(251.525626%), February 8, 2056(258.442581%), February 8, 2064(244.79377%), February 8, 2058(272.55370%), February 8, 2056(280.355810%), February 8, 2060(288.06595%), February 8, 2061(295.987399%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

<u> </u>	Disclosu	re template for main features of regulatory capital instru	ments		
1	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334621	XS1991340784	78014RDF4	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
1	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	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, 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%)	26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(103.000%), February 26,	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%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	2.40%	1.00%	Y1-4: 1.125%, Y5: 1.15%, Y6: 1.20%, Y7: 1.25%, Y8: 1.50%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32		N/A	N/A	N/A	
U2	If write-down, full or partial				
33	If write-down, permanent or temporary	N/A	N/A	N/A	
			N/A N/A	N/A N/A	
33	If write-down, permanent or temporary	N/A			
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A	N/A	N/A	
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A Exemption	N/A Exemption	N/A Exemption	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDH0	XS1991337053	780086TF1	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1.025	USD 30	4.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	February 26, 2021	March 5, 2021	March 16, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	February 26, 2027	March 5, 2036	March 16, 2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 26, 2023(101.000%)	March 5, 2024(102.570%)	March 16, 2023(101.250%)	
16	Subsequent call dates, if applicable	August 26, 2023(101.000%), February 26, 2024(101.000%), August 26, 2024(101.000%), February 26, 2025(101.000%), August 26, 2025(101.000%), February 26, 2026(101.000%), August 26, 2026(101.000%)	March 5, 2025(102.570%), March 5, 2026(102.570%), March 5, 2027(102.570%), March 5, 2028(102.570%), March 5, 2029(102.570%), March 5, 2030(102.570%), March 5, 2031(102.570%), March 5, 2032(102.570%), March 5, 2033(102.570%), March 5, 2034(102.570%), March 5, 2035(102.570%)	September 16, 2023(101.300%), March 16, 2024(101.300%), September 16, 2024(101.400%), March 16, 2025(101.400%), September 16, 2025(101.450%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1.00%	2.57%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.45%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclos	ire template for main features of regulatory capital instru	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334548	780086TG9	780086TH7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 155	2.75	20.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 29, 2021	March 31, 2021	April 5, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	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, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2037(159.946514%), March 29, 2038(175.673711%), March 29, 2039(181.593915%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2040(187.713630%), March 29, 2044(214.325514%), March 29, 2044(205.78714%), March 29, 2044(229.0446174), March 29, 2044(229.0446174), March 29, 2044(229.014461%), March 29, 2044(229.014461%), March 29, 2047(236.732249%), March 29, 2048(229.966857%), March 29, 2047(236.732249%), March 29, 2052(279.402318%), March 29, 2052(214.441503%), March 29, 2052(2179.402318%), March 29, 2053(288.818176%), March 29, 2054(298.051348%), March 29, 2052(279.402318%), March 29, 2053(38.402571%), March 29, 2058(308.612529%), March 29, 2056(319.012771%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2051(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%)
	Coupons/dividends	2001(010.01000078)		
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-	N/A	Contractual	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	10.0	USD 9.75	4.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	April 13, 2021	April 20, 2021	April 29, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	April 13, 2026	April 20, 2026	April 29, 2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	n/a	April 20, 2023(101.250%)	April 29, 2023(101.300%)	
16	Subsequent call dates, if applicable	N/a	October 20, 2023(101.250%), April 20, 2024(101.250%),	October 29, 2023(101.400%), April 29, 2024(101.400%),	
			October 20, 2024(101.250%), April 20, 2025(101.250%),	October 29, 2024(101.500%), April 29, 2025(101.500%),	
			October 20, 2025(101.250%)	October 29, 2025(101.750%)	
47	Coupons/dividends	Fixed Fleet	Fixed	Fixed	
17	Fixed or floating dividend/coupon	Fixed-Float			
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	
20	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	
24	If convertible, conversion ingger (s)	N/A	N/A	N/A	
26	If convertible, rony or partially	N/A	N/A	N/A	
20	If convertible, conversion rate	N/A	N/A	N/A	
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
20	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
30	If write-down, write-down trigger (s)	NA	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
30	If yes, specify non-compliant features	NA	N/A	N/A	
31	in yes, speciny non-compliant realtines			IN/A	

9 Par value of linstrument 5.0 5.0 10 Accounting classification 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 15 Optional call dates, and redemption amount May 4, 2023 (101.450%) May 26, 2023 (101.500%), May 26, 2024 (101.600%), December 1, 2022 (101.500%), June 1, 2022 (101.500%	Disclosure template for main features of regulatory capital instruments			
1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 2 Unique Meridine (ing CUSP, ISM, or Biomsberg identifier for private jacement) 76006817.0 Province of Onlario Province of Onlario 3 Governing Jack) of the instrument Society instruction NA NA NA 4 Transational Basel II rules NA NA NA NA 4 Transational Basel II rules NA NA NA NA 5 Post-transational Basel II rules NA NA NA NA 4 Transational Basel II rules NA NA NA NA 6 Post-transational Basel II rules NA NA NA NA 7 Transational Basel II rules NA NA NA NA NA 6 Post-transational Basel II rules NA	irectly by the bank	Other TLAC instruments issued directly by the bank		
2 Unque identifier (or DUSP, ISN, or Biocheag jointifier for private placement) 78008T14 78008T14 78008T14 3a Mean by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- height) instructing sourced by releging having NA NA NA 4 Main by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- height) instructing sourced by releging having NA NA NA 5 Post-standing NA NA NA NA 6 Eligibie status(trougle) NA NA NA NA 6 Post-standing NA NA NA NA 7 Instruments NA NA NA NA 8 Amount eligible for TLAC instruments Other TLAC Instruments NA NA 10 forgunal date of issance MA May 20, 2011 May 20, 2011 May 20, 2011 11 Orignal instanty date Same forgula date of issance May 4, 202 May 20, 2021 Jain 14, 2022 12 Prepetad date of issance May 4, 202 Ma	regulatory capital	Included in TLAC not included in regulatory capital		
3 Covering laxe() of the instrument Province of Ontario Province of Ontario 3 Mante by which endrocasibility regiment of social of the TLAC Term Sheet is achieved (for other TLAC. NA NA NA Agguitable instruments governed by foreign (w) NA NA NA NA Agguitable instruments governed by foreign (w) NA NA NA NA 4 Transitional Basel intell in des NA NA NA NA 4 Transitional Basel intell in des NA NA NA NA 7 Instruments type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 8 Anount registre instruments 5.0 S.0 S.0 S.0 10 Accounting GaseRoation Liability - fair value option 11 Original date of assume May 4.2024(10.50%), May 4.2024(10.50%), May 4.2024(10.50%), May 2.2024(10.10%), May 2.2024(10.	Royal Bank of Canada Royal Bank of Canada	Royal Bank of Canada	Issuer	
Ba Maxes by which indirectability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by treaginent) NA NA Regulatory treatment Image of the strength of the strengt of the strengt of the strength of the strength of	780086TN4 780086TP9	780086TL8	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	
eligible instruments governed by foreign law) Indication of Basel III rules Indication of Basel III rules Indication of Basel III rules 4 Transitional Basel III rules NA NA NA 5 Post-transitional Basel III rules NA NA NA 6 Eligible at solidy copy group Secto NA NA NA 7 Instruments Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 8 Anount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA NA NA 10 Original date of issuance Based Based Based Based 11 Original maturity date Catadian of issuance Based Pase date Pased 12 Processand using to the processand state and redemption amount May 4 2026 May 28, 2027 Jamel 2021 Jamel 2021 14 Issuer Gased Subsequent Catadian of issuance Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount May 4, 2021 May 28, 2023 (101,500%), May 28, 2024 (101,500%),	Province of Ontario Province of Ontario	Province of Ontario	Governing law(s) of the instrument	
Regulatory treatment number	N/A N/A	N/A	Aleans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	
4 Transitional Basel II rules NA NA NA 6 Post-transitional Basel II rules NA NA NA 6 Eligible at sologroup/group/stold NA NA NA 7 Instrument type (types to se posted by jurisdicton) Other TLAC instruments Other TLAC instruments Other TLAC instruments 8 Anount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA A-nount eligible for TLAC only NA A-nount eligible for TLAC only <td< td=""><td></td><td></td><td></td></td<>				
5 Post-transitional Basel III rules NA NA 6 Eligible at soldgroup/opsiloon NA NA NA 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 8 Anount recording at mighting spatial (Currency in millions, as of most recent reporting date) NA Anount eligible for TLAC on the specified TLAC only NA 9 Par value of instruments 5.0 5.0 5.0 5.0 10 Accounting lossification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of assume May 4, 2021 May 26, 2026 June 1, 2021 13 Original maturity date May 4, 2023 May 26, 2026 June 1, 2028 14 Issuer call subject to por supervisory approval Yes Yes Yes 15 Optional call dates and redemption amount May 4, 2028 (101 450%), May 4, 2028 (101 50%), May 26, 2028 (101 50%), May 26, 2028 (101 50%), May 26, 2028 (101 50%), May 6, 2024 (101 50%), May 6, 202			Regulatory treatment	
6 Eligible at sologroup/grou/group/grou/group/group/grou/grou/group/group/group/group/group/	N/A N/A	N/A	Transitional Basel III rules	
7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 8 Amount coppied or regulatory capital (Currency in millons, as of most recent reporting date) NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only 9 Per value of instrument 5.0 5.0 5.0 5.0 10 Account eligible for TLAC only NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only 11 Original data of sistance May 4, 2021 May 28, 2021 June 1, 2021 12 Perpteula of side Dated Dated Dated Dated 13 Original maturity date May 4, 2026 May 28, 2024(101.500%). May 28, 2024(101.600%). 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call dates and redemption amount May 4, 2023(101.600%). May 4, 2024(101.500%). May 28, 2025(101.600%). May 28, 2025(101.600%). 16 Subsequent call dates, if applicable November 4, 2024(101.500%). May 28, 2025(101.600%).			Post-transitional Basel III rules	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only 9 Par value option Liability - fair value option 10 Original date of issuance May 4, 2021 May 26, 2021 June 1, 2026 11 Original maturity date May 4, 2026 May 26, 2023 June 1, 2026 13 Original maturity date May 4, 2023 May 26, 2023 (101500%) June 1, 2022 (101400%) 14 Issuer call subject to pfor supervisory approval Yes Yes Yes 14 Original date, on despite call dates, on despite call despite and redemption amount May 4, 2023 (101500%), May 4, 2024 (101500%), November 26, 2023 (101500%), May 28, 2025 (1011600%), December 1, 2022 (101505%), June 1, 2023 (101505%), June 1, 2023 (101505%), June 1, 2023 (101505%), June 1, 20	N/A N/A	N/A	Eligible at solo/group/group&solo	
9 Par value of instrument 5.0 5.0 5.0 10 Accounting classification Lability - fair value option Lability - fair value option Lability - fair value option 11 Original date of issuance May 4, 2021 May 26, 2021 June 1, 2021 12 Perpetual or dated Dated Dated Dated Dated 13 Original maturity date Wey 4, 2023 May 26, 2026 June 1, 2026 14 Issuer call date, contingent call dates and redemption amount Wey 4, 2023 (101 450%) May 26, 2023 (101 500%), May 26, 2023 (10				
10 Accounting classification Lability - fair value option Lability - fair value option 11 Original dete of issuance May 4021 May 26, 2021 Janet 1.2026 12 Perpetual or dated Dated Dated Dated 13 Original maturity date May 4, 2026 May 26, 2026 Janet 1.2026 14 Issuer call subject to prior supervisory approval Yes Yes Yes 16 Subsequent call date, and redemption amount May 4, 2023 (101.450%), May 26, 2023 (101.60%), May 26, 202	y N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
11 Ordginal date of issuance May 4, 2021 May 4, 2021 June 1, 2021 12 Perpetuativ date Dated Dated Dated Dated 13 Ordginal maturity date May 4, 2026 May 4, 2026 May 4, 2026 June 1, 2026 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount May 4, 2023(101.450%), May 4, 2024(101.050%), May 26, 2023(101.600%), May 26, 2023(101.600%), December 1, 2022(101.50%), June 1, 2022(101.650%), June 26, 2023(101.600%), December 1, 2022(101.650%), June 26, 2023(101.600%), December 1, 2022(101.650%), June 26, 2023(101.600%), December 1, 2023(101.650%), June 26, 2025(101.700%), December 1, 2023(101.650	5.0 5.0	5.0		
12 Perpetual or dated Dated Dated Dated 13 Original maturity date May 4, 2026 May 4, 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 4, 2024 (101 50%), June 1, 2022 (101 450%), May 4, 2023 (101 500%), May 4, 2024 (101 500%), May 26, 2023 (101 500%), May 26, 2025 (101 500%), Movember 4, 2023 (101 500%), May 4, 2024 (101 500%), May 26, 2025 (101 500%), Movember 28, 2024 (101 500%), May 26, 2025 (101 500%), Movember 28, 2024 (101 500%), May 26, 2025 (101 500%), Movember 28, 2024 (101 500%), May 26, 2025 (101 500%), Movember 28, 2024 (101 500%), May 26, 2025 (101 500%), Movember 28, 2024 (101 500%), Movember 28, 2025 (101 500%), Movember 28, 2024 (101 500%), Movember 28, 2025 (101 500%), Movember 28, 2024 (101 500%), Movember 28, 2025 (101 500%), Movember 2				
13 Orginal maturity date May 4, 2026 May 26, 2026 June 1, 2026 14 Issuer call subject prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount May 4, 2023 (101 450%), May 4, 2023 (101 500%), May 4, 2023 (101 500%), May 26, 2025 (101 700%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 700%), May 26, 2025 (101 750%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 750%) December 1, 2023 (101 500%), May 26, 2025 (101 750%) December 1, 2024 (101 750%) 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Y1: 1.35%, Y2: 1.45%, Y3: 1.50%, Y3: 1.50	May 26, 2021 June 1, 2021	May 4, 2021		
14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date contingent call dates and redemption amount May 4, 2023(101,500%). May 42, 2023(101,500%). Nay 26, 2023(101,600%). Nay 26, 2023(101,600%). Nay 26, 2023(101,600%). November 4, 2022(101,600%). November 4, 2023(101,600%). November 4, 2023(101	Dated Dated	Dated	Perpetual or dated	
15 Optional call date, contingent call dates, and redemption amount May 4, 2023 (101.460%), 2023 (2012 (101.60%), May 28, 2023 (101.650%), May 28, 2023 (101.650%), May 28, 2023 (101.650%), May 28, 2025 (101.70%), May 28, 2025 (101.70\%), May 28, 2025 (May 26, 2026 June 1, 2026	May 4, 2026	Original maturity date	
16 Subsequent call dates, if applicable November 4, 2023(101 500%), May 4, 2023(101 500%), May 26, 2024(101 600%), December 1, 2022(101 550%), Jun 17 Subsequent call dates, if applicable November 4, 2024(101 560%), May 4, 2025(101 560%), May 4, 2025(101 560%), May 26, 2025(101 760%), Max	Yes Yes	Yes	Issuer call subject to prior supervisory approval	
November 4, 2024(101.650%), May 4, 2025(101.650%), May 26, 2025(101.700%), May 26, 2025(101.750%) December 1, 2023(101.650%), Jur December 1, 2023(101.650%), Jur December 1, 2023(101.750%) I Coupons/dividends Fixed or floating dividend(coupon Fixed			Optional call date, contingent call dates and redemption amount	
November 4, 2025(101.750%)November 26, 2025(101.800%)December 1, 2024(101.750%)Coupons/dividendsFixedFixedFixedFixed17Fixed or floating dividend/couponFixedFixedFixedFixed18Coupon rate and any related indexY1-2: 145%, Y3: 150%, Y4: 165%, Y5: 1.75%Y1-2: 150%, Y3: 160%, Y4: 1.70%, Y5: 1.80%Y1: 135%, Y2: 1.40%, Y3: 1.55%,19Existence of a dividend stopperNoNoNo20Fluly discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a stop up or other incentive to redeemNoNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible, conversion tigger (s)N/AN/AN/A24If convertible, conversion rateNAN/AN/A25If convertible, mandatory orptional conversionN/AN/AN/A26If convertible, specify instrument tore convertibleNAN/AN/A25If convertible, specify instrument tore convertibleN/AN/AN/A26If convertible, specify instrument tore convertibleN/AN/AN/A27If convertible, specify instrument tore convertibleN/AN/AN/A28If convertible, specify instrument tore convertibleN/AN/AN/A29If convertible, specify instrument tore convertibleN/AN/AN/A29If convertible, specify instrument tore convertibleN/	(4, 2024(101.500%), November 26, 2023(101.600%), May 26, 2024(101.600%), December 1, 2022(101.550%), June 1, 202	November 4, 2023(101.500%), May 4, 2024(101.500%),	Subsequent call dates, if applicable	
Coupons/dividends Image: Coupons	/ 4, 2025(101.650%), November 26, 2024(101.700%), May 26, 2025(101.700%), December 1, 2023(101.650%), June 1, 202	November 4, 2024(101.650%), May 4, 2025(101.650%),		
17 Fixed or floating dividend/coupon 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%, 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 11 Existence of a dividend focupantive to redeem No No No 21 Existence of a dividend focupantive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-cumulative Non-cumulative Non-cumulative 24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A	November 26, 2025(101.800%) December 1, 2024(101.750%)	November 4, 2025(101.750%)		
17Fixed or floating dividend/couponFixedFixed18Coupon rate and any related indexY1-2: 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%,19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or ther incentive to redeemNoNo21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, mandatory or optional conversionN/AN/AN/A29If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify instrument to convertis intoN/AN/AN/A29If convertible, specify instrument it converts intoN/AN/AN/A29If write-down, write-down trigger (s)N/AN/AN/A30If write-down, permanent or temporaryN/AN/AN/A31If write-down, permanent or temporaryN/AN/AN/A				
18 Coupon rate and any related index Y1-2: 1.45%, Y3: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80% Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a study or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-cumulative Non-cumulative Non-cumulative 24 If convertible, conversion rateger (s) N/A N/A N/A 24 If convertible, conversion rateger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A <td< td=""><td></td><td></td><td></td></td<>				
Image: Non-convertible Image: Non-convertible Non-convertible Non-convertible 19 Existence of a dividend stoper No No Non-convertible Non-convertible 21 Existence of a step up or other incentive to redeem No Non-convertible Non-convertible 22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible 23 Convertible ron-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, nontate N/A N/A N/A 26 If convertible, nontate N/A N/A N/A 26 If convertible, nontate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument ty convertisinto N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30				
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-cumulative Non-cumulative Non-cumulative 24 If convertible, fully or partially If convertible, fully or partially NA N/A 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, specify instrument type conversion N/A N/A N/A 28 If convertible, specify instrument type conversion N/A N/A N/A 29 If convertible, specify instrument type conversion tothe N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down, network title or partial N/A N/A N/A 31 </td <td>, 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%</td> <td>Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%</td> <td></td>	, 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%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%		
21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or no-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion trigger (s) N/A N/A N/A 26 If convertible, nonversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature No N/A N/A N/A 31 If write-down, permanent or temporary N/A N/A N/A N/A	No No	No		
22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, conversion trigger (s) N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, specify instrument type conversion N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A 30 Write-down, write-down trigger (s) N/A N/A 31 If write-down, permanent or temporary N/A N/A	Mandatory Mandatory	Mandatory		
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, fully or partially N/A N/A 27 If convertible, nonversion rate N/A N/A 28 If convertible, specify instrument type conversion N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A 30 Write-down, feature No N/A 31 If write-down, write-down, trigger (s) N/A N/A 32 If write-down, permanent or temporary N/A N/A	No No	No	Existence of a step up or other incentive to redeem	
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, nandatory or optional conversion N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify 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, permanent or temporary N/A N/A	Non-cumulative Non-cumulative	Non-cumulative	Noncumulative or cumulative	
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down, fuile convertible on trigger (s) N/A N/A N/A 31 If write-down, permanent or temporary N/A N/A N/A	Non-convertible Non-convertible	Non-convertible		
26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A	N/A N/A	N/A		
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A	N/A N/A	N/A	If convertible, fully or partially	
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down, network No No No 31 If write-down, permanent or temporary N/A N/A N/A	N/A N/A	N/A	If convertible, conversion rate	
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 fugger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A	N/A N/A	N/A	If convertible, mandatory or optional conversion	
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A	N/A N/A	N/A		
31 If write-down, write-down, trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A	N/A N/A	N/A	If convertible, specify issuer of instrument it converts into	
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A	No No	No	Write-down feature	
33 If write-down, permanent or temporary N/A N/A	N/A N/A	N/A	If write-down, write-down trigger (s)	
	N/A N/A	N/A	If write-down, full or partial	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	N/A N/A	N/A	If write-down, permanent or temporary	
	N/A N/A	N/A	If temporary write-down, description of write-down mechanism	
34a Type of subordination Exemption Exemption Exemption	Exemption Exemption	Exemption	Type of subordination	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	Unsubordinated Unsubordinated	Unsubordinated	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36 Non-compliant transitioned features No No No	No No	No		
37 If yes, specify non-compliant features N/A N/A N/A	N/A N/A	N/A	If yes, specify non-compliant features	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TR5	780086TS3	780086TU8	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	3.0	4.4	5.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	June 7, 2021	June 29, 2021	July 14, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	June 7, 2028	June 29, 2026	July 14, 2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 7, 2023(101.850%),	June 29, 2023(101.250%),	July 14, 2023(101.910%),	
16	Subsequent call dates, if applicable	December 7, 2023(101.850%), June 7, 2024(101.850%), December 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%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1.85%	Y1-2: 1.25%, Y3: 1.45%, Y4: 1.60%, Y5: 1.75%	1.91%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	lf write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclose	are template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TT1	78014RDP2	78014RDQ0
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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(101.150%), October 20, 2025(101.500%), January 20, 2026(101.500%), April 20, 2026(101.500%), January 20, 2027(101.500%), April 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	January 27, 2024(101.000%), July 27, 2024(101.000%), January 27, 2025(101.000%), July 27, 2025(101.000%), January 27, 2026(101.000%), July 27, 2026(101.000%), January 27, 2027(102.500%), July 27, 2027(102.500%), January 27, 2028(102.500%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.60%, Y3: 1.65%, Y4: 1.70%, Y5: 1.75%	Y1-4: 1.25%, Y5-6: 1.50%, Y7: 2.00%	Y1-5: 1.00%, Y6-7: 2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	2.0	EUR 60	2.2		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	July 30, 2021	August 11, 2021	August 27, 2021		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	July 30, 2026	August 11, 2036	August 27, 2026		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 30, 2023(101.500%),	August 11, 2028 (100.00%)	August 27, 2023(101.450%)		
16	Subsequent call dates, if applicable	January 30, 2024(101.550%), July 30, 2024(101.550%), January 30, 2025(101.600%), July 30, 2025(101.600%), January 30, 2026(101.650%)		February 27, 2024(101.500%), August 27, 2024(101.500%), February 27, 2025(101.700%), August 27, 2025(101.700%), February 27, 2026(101.850%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	0.89%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.70%, Y5: 1.85%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	lf write-down, write-down trigger (s)	N/A	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosu	e template for main features of regulatory capital instru	monte	
		Other TLAC instruments issued directly by the bank	menta	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991335602	780086UC6	780086UB8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50	1.0	3.8
10	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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	September 22, 2026(117.057296%) September 22, 2027(120.803129%), September 22,	September 22, 2023(104.690%) September 22, 2024(107.120%), September 22,	September 29, 2023(101.400%) March 29, 2024(101.450%), September 29,
		September 22, 2030(132.775295%), 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%)	2024(101.45%), March 29, 2025(101.500%), September 29, 2025(101.500%), March 29, 2026(101.550%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	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 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
32	If write-down, permanent or temporary	N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
		N/A	N/A	N/A

	Disclosure template 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-	N/A	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	2.9	4.0	USD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	September 29, 2021	November 3, 2021	September 30, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	September 29, 2026	November 3, 2026	June 30, 2027	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount	September 29, 2023(101.500%), March 29, 2024(101.550%), September 29,	November 3, 2023(101.800%) May 3, 2024(101.900%), November 3, 2024(101.900%),	September 30, 2023(101.250%)	
	Subsequent call dates, if applicable	2024(101.550%), March 29, 2025(101.600%), September 29, 2025(101.600%), March 29, 2026(101.650%)	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%), March 30, 2026(101.250%), December 30, 2026(101.250%), March 30, 2027(101.250%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	Y1-2: 1.80%, Y3: 1.90%, Y4: 1.90%, Y5: 2.1%	1.25%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	lf write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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	

	Disclosur	e template for main features of regulatory capital instru	ments	
	Disclosu	Other TLAC instruments issued directly by the bank	menta	
		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-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory 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		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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 10, 2023(101.560%) May 10, 2024(101.560%), November 10, 2024(101.560%),	November 12, 2023(101.810%),	December 6, 2026(117.625534%) December 6, 2027(121.507176%), December 6,
				December 6, 2030(133.937718%), December 6, 2034(138.57768%), December 6, 2034(142.923465%), December 6, 2035(142.923465%), December 6, 2035(145.544955%), December 6, 2035(145.7544955%), December 6, 2036(173.682267%), December 6, 2039(173.9393122%), December 6, 2040(185.313095%), December 6, 2039(173.9393122%), December 6, 2040(185.313095%), December 6, 2044(211.012117%), December 6, 2044(211.012117%), December 6, 2044(211.012117%), December 6, 2044(211.012117%), December 6, 2044(212.599276%), December 6, 2044(212.599276%), December 6, 2054(23156709%), December 6, 2044(212.599276%), December 6, 2054(24155696%), December 6, 2054(23155896%), December 6, 2055(301.585830%), December 6, 2055(301.585830%), December 6, 2056(311.538162%), December 6, 2056(311.538162%), December 6, 2056(311.538162%), December 6, 2056(311.538162%), December 6, 2056(312.538162%), December 6, 2056(312.538162\%), December 6, 2056(312.558060), December 6, 2056(312.558060), December 6, 2056(312.558060), Decembe
	Coupons/dividends			
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
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34 34a	If temporary write-down, description of write-down mechanism	N/A Examplian	N/A Examplian	N/A Examption
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
35	Non-compliant transitioned features		No	No
30	If yes, specify non-compliant features		N/A	N/A
51			L	li

3 Governi 3a Means by		Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital						
2 Unique 3 Governi 3a Means by		Included in TLAC not included in regulatory capital						
2 Unique 3 Governi 3a Means by			Included in TLAC not included in regulatory capital					
3 Governi 3a Means by		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
3a Means by	e identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1				
	ning law(s) of the instrument	New York	Province of Ontario	Province of Ontario				
eligible in	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A				
	nstruments governed by foreign law)							
	ntory treatment							
		N/A	N/A	N/A				
	st-transitional Basel III rules	N/A	N/A	N/A				
	gible at solo/group/group&solo	N/A	N/A	N/A				
	trument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
	ue of instrument	USD 16	9.7	3.4				
	nting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
	al date of issuance	December 29, 2021	December 29, 2021	December 29, 2021				
	ual or dated	Dated	Dated	Dated				
	ginal maturity date	December 29, 2026	December 29, 2033	December 29, 2026				
	call subject to prior supervisory approval	Yes	Yes	Yes				
	tional call date, contingent call dates and redemption amount		December 29, 2026(115.590000%)	December 29, 2023(101.850%)				
16 Sub:	bsequent call dates, if applicable		December 29, 2027(118.990000%), December 29,	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%)				
			2031(133.610000%), December 29, 2032(137.540000%)					
Coupor	ns/dividends							
	ed or floating dividend/coupon	Float	Fixed	Fixed				
	upon 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%				
	stence of a dividend stopper	No	No	No				
20 Fully	ly discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Exis	stence of a step up or other incentive to redeem	No	No	No				
22 Non	ncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convert	tible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If co	onvertible, conversion trigger (s)	N/A	N/A	N/A				
		N/A	N/A	N/A				
		N/A	N/A	N/A				
27 If co	onvertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If co	onvertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If co	onvertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-do	lown feature	No	No	No				
31 If wr	/rite-down, write-down trigger (s)	N/A	N/A	N/A				
32 If wr	rite-down, full or partial	N/A	N/A	N/A				
33 If wr	rite-down, permanent or temporary	N/A	N/A	N/A				
34 I	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
	of subordination	Exemption	Exemption	Exemption				
35 Position	n in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-cor	ompliant transitioned features	No	No	No				
37 If yes, s	specify non-compliant features	N/A	N/A	N/A				

	Dieclosu	re template for main features of regulatory capital instru	iments	
-	Disclosu	Other TLAC instruments issued directly by the bank	intents	
-		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878126587	XS1192971411	XS1192971684
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.8	USD 465	USD 50
10	Accounting classification	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 15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes	Yes January 26, 2027(117.397974%)	Yes January 26, 2027(118.883400%)
16	Subsequent call dates, if applicable		January 26, 2028(121:225148%), January 26, 2029(125.17088%), January 26, 2030(129,257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2034(146.95556%), 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(183.95065%), January 26, 202(208.140805%), January 26, 2043(15.958796%), January 26, 2044(222.999053%), January 26, 2042(208.140805%), January 26, 2046(215.958796%), January 26, 2047(222.9904), January 26, 2042(20.840805%), January 26, 2049(237.75558%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	January 26, 2028(123.068100%), January 26, 2029(127.40100%), January 26, 2030(131.884600%), January 26, 2031(13.6526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2034(151.457600%), January 26, 2038(175.9788900%), January 26, 2038(162.307900%), January 26, 2037(168.021100%), January 26, 2038(173.935500%), January 26, 2039(180.058000%), January 26, 2040(168.396100%), January 26, 2041(192.957200%), January 26, 2042(215.94000%), January 26, 2046(229.394100%), January 26, 2044(214.59100%), January 26, 2042(215.94000%), January 26, 2049(254.49000%), January 26, 2047(237.468800%), January 26, 2042(215.94000%), January 26, 2049(254.49000%), January 26, 2050(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
20	If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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 ban			
	Included in TLAC not included in regulatory capita			
1 Issuer	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9 Par value of instrument	EUR 50	GBP 3	GBP 3	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	January 26, 2022	February 15, 2022	February 15, 2022	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	January 26, 2052	February 15, 2025	February 15, 2024	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	January 26, 2034(101.600%)			
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Float	
18 Coupon rate and any related index	1.60%	SONIA, subject to cap and floor	SONIA, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	NA	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	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	NA	N/A	NA	
or in yes, speary non-compliant leatures	INA		IN/A	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UN2	78014RDV9	78014RDZ0		
3	Governing law(s) of the instrument	Province of Ontario	New York	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	65.0	USD 1	USD 85		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	February 15, 2022	February 17, 2022	18-Feb-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	February 15, 2024	February 17, 2026	18-Feb-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 15, 2023(102.000%)	February 17, 2024(101.900%)			
16	Subsequent call dates, if applicable	August 15, 2023(102.000%)	February 17, 2024(101.900%), August 17,			
			2024(101.900%), February 17, 2025(101.900%), August			
			17, 2025(101.900%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float		
18	Coupon rate and any related index	2.00%	1.90%	Y1-1.25: 1.25%, Y1.25-3: SOFR, subject to cap and floor		
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		

	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A75LRA4	XS2416587751	780086UM4
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	EUR 35	USD 2.5	1.6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Feb-22	23-Feb-22	24-Feb-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Feb-52	23-Feb-27	24-Feb-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	February 21, 2033(102.000%)		February 24, 2024(102.450%)
16 Subsequent call dates, if applicable	February 21, 2039(102.000%)		August 24, 2024(102.550%), February 24, 2025(102.550%), August 24, 2025(102.660%), February 24, 2026(102.660%), August 24, 2026(102.750%), April 20, 2031(102.750%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	2.00%	SOFR, subject to cap and floor	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9- 10: 3.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
4a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 include	ded in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878155503	XS2400409210			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	GBP 2	GBP 4.7			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	4-Mar-22	11-Mar-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	18-Feb-27	11-Mar-27			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	February 18, 2023(101.700%)	March 11, 2023(102.000%)			
16	Subsequent call dates, if applicable	August 18, 2023(101.700%), February 18,	June 11, 2023(102.000%), September 11,			
		2024(101.700%), August 18, 2024(101.700%), February	2023(102.000%), December 11, 2023(102.000%), March			
		18, 2025(101.700%), August 18, 2025(101.700%),	11, 2024(102.000%), June 11, 2024(102.000%),			
		February 18, 2026(101.700%), August 18, 2026(101.700%)				
			2024(102.000%), March 11, 2025(102.000%), June 11,			
			2025(102.000%), September 11, 2025(102.000%),			
			December 11, 2025(102.000%), March 11,			
			2026(102.000%), June 11, 2026(102.000%), September			
			11, 2026(102.000%), December 11, 2026(102.000%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	1.70%	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	lf 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			
<u> </u>						

	Disclosu	re template for main features of regulatory capital inst	ruments				
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400413246	XS2416599251	78014REA4			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual			
	eligible instruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 2	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%)				
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float			
18	Coupon rate and any related index	SOFR, subject to cap and floor	2.38%	Y1-1.25: 1.80%, Y1.25-3: SOFR, subject to floor			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	(
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REC0	XS2400414996	XS2416604192	
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9 Par value of instrument	USD 105	USD 1	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	18-Mar-22	18-Mar-22	24-Mar-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	18-Mar-25	18-Mar-25	24-Mar-24	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed-Float	Float	Float	
18 Coupon rate and any related index	Y1-1.25: 2.05%, Y1.25-3: SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	NA	NA	NA	

	Disclosure template 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)	780086UR3	XS2400419953	780086US1			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
	eligible instruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	5.0	USD 2.8	5.0			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	24-Mar-22	28-Mar-22	28-Mar-22			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	24-Mar-32	28-Mar-24	28-Mar-24			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	March 24, 2025(112.81%)		March 28, 2023(102.950%),			
16	Subsequent call dates, if applicable	March 24, 2026(117.44%), March 24, 2027(122.25%),		September 28, 2023(102.950%)			
		March 24, 2028(127.26%), March 24, 2029(132.48%),					
		March 24, 2030(137.91%), March 24, 2031(143.57%)					
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Zero	Float	Fixed			
18	Coupon rate and any related index	4.10%. Compounded and Paid at Maturity.	SOFR, subject to cap and floor	2.95%			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UQ5	78014RED8	XS2400420290	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	5.0	USD 22.5	JPY 500	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Mar-22	30-Mar-22	30-Mar-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	30-Mar-27	30-Mar-32	25-Mar-32	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 30, 2023(103.050%)	March 30, 2024(104.000%)		
16	Subsequent call dates, if applicable	September 30, 2023(103.050%), March 30,	September 30, 2024(104.000%), March 30,		
		2024(103.050%), September 30, 2024(103.050%), March		h	
		30, 2025(103.050%), September 30, 2025(103.050%),	30, 2026(104.000%), September 30, 2026(104.000%),		
		March 30, 2026(103.050%), September 30,	March 30, 2027(104.000%), September 30,		
		2026(103.050%)	2027(104.000%), March 30, 2028(104.000%), September	er	
			30, 2028(104.000%), March 30, 2029(104.000%),		
			September 30, 2029(104.000%), March 30,		
			2030(104.000%), September 30, 2030(104.000%), Marc	h	
			30, 2031(104.000%), September 30, 2031(104.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.05%	4.00%	0.78%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the b			
	Included in TLAC not included in regulatory capi			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1192972062	XS2400420613	XS2416612294	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9 Par value of instrument	EUR 55	USD 2	USD 1.5	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	31-Mar-22	31-Mar-22	31-Mar-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	31-Mar-34	31-Mar-25	31-Mar-24	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	April 3, 2029(102.250%)			
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Float	
18 Coupon rate and any related index	2.25%	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or in yes, speary non-compliant features	19/73	18/73	19/3	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
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%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Float		
18	Coupon rate and any related index	SOFR, subject to cap and floor	0.68%	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		
57	n yes, speary non-compliant reatures	13073	19/73	13/73		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the b		
	Included in TLAC not included in regulatory cap		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400422239	XS2451409838	XS2400422742
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 1.5	USD 2.67	USD 1.9
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	4-Apr-22	4-Apr-22	5-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Oct-23	4-Apr-25	5-Apr-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the ban		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451406578	XS2451406735	XS2400420704
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 2.5	GBP 3.5	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	5-Apr-22	5-Apr-22	7-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	5-Apr-24	5-Apr-24	7-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, whe-down argger (s)	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34 Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	NA	NA	NO N/A
37 II yes, specify non-compliant leatures	IN/A	IN/A	IW/A

Disclosu	re template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	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%)
		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(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(133.50000%), April 8, 2028(131.970000%), July 8, 2028(133.50000%), April 8, 2028(131.970000%), July 8, 2028(133.50000%), April 8, 2028(131.970000%), July 8, 2029(133.50000%), April 8, 2029(138.50000%), January 8, 2029(136.620000%), April 8, 2039(146.440000%), July 8, 2029(138.50000%), October 8, 2029(141.440000%), January 8, 2030(146.440000%), April 8, 2030(148.140000%), January 8, 2031(149.60000%), April 8, 2031(151.50000%), April 8, 2030(148.140000%), January 8, 2031(149.860000%), April 8, 2032(156.950000%), April 8, 2032(156.780000%), October 8, 2033(176.150000%), April 8, 2032(156.950000%), April 8, 2033(156.29000%), January 8, 2033(170.180000%), April 8, 2033(166.290000%), July 8, 2033(162.20000%), October 8, 2033(170.180000%), April 8, 2033(162.930000%), April 8, 2034(172.150000%), April 8, 2033(162.20000%), January 8, 2035(180.30000%), April 8, 2034(172.150000%), April 8, 2033(162.20000%), January 8, 2035(180.30000%), April 8, 2034(172.150000%), April 8, 2033(162.20000%), January 8, 2035(180.30000%), April 8, 2034(172.15000%), April 8, 2033(162.20000%), January 8, 2035(180.30000%), April 8, 2034(176.18000%), July 8, 2033(184.520000%), January 8, 2035(180.30000%), April 8, 2034(176.18000%), July 8, 2033(184.520000%), January 8, 2035(180.30000%), April 8, 2034(176.18000%), July 8, 2033(184.520000%), January 8, 2035(180.30000%), April 8, 2034(176.18000%), July 8, 2035(184.520000%), January 8, 2035(186.68000%), July 8, 2030(184.520000%), January 8, 2035(180.68000%), July 8, 2035(184.520000%), January 8, 2035(186.68000%), Jul	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(202.905155%), April 8, 2040(221.528625%), April 8, 2041(220.518591%), April 8, 2042(229.890631%), April 8, 2043(239.660983%), April 8, 2044(229.890631%), April 8, 2045(260.465054%), April 8, 2044(224).846575%), April 8, 2045(260.465054%), April 8, 2048(251.105739%), April 8, 2047(283.075049%), April 8, 2048(251.105739%), April 8, 2051(334.353478%), April 8, 2052(348.563501%)
Coupons/dividends		-	-
17 Fixed or floating dividend/coupon	Float	Zero	Zero
Coupon rate and any related index Existence of a dividend stopper	SOFR, subject to cap and floor	4.65%. Compounded and Paid at Maturity.	4.25%. Compounded and Paid at Maturity.
	No Mandatory	No Mandatory	No Mandatory
	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bar		
	Included in TLAC not included in regulatory capita		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451409085	XS2451409325	XS2400424284
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	GBP 1.5	USD 1	USD 7.36
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	8-Apr-22	8-Apr-22	12-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	8-Apr-24	8-Apr-24	12-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
37 If yes, specify non-compliant reatures	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the b		
	Included in TLAC not included in regulatory cap		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416606130	CA009A79V896	XS2400425091
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 7.075	EUR 25	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	12-Apr-22	12-Apr-22	13-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	12-Apr-25	12-Apr-52	13-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		April 12, 2035(102.660%)	
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.66%	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2	USD 1	USD 6.7
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	13-Apr-22	13-Apr-22	13-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	13-Apr-24	13-Apr-24	13-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	NA	N/A	NA
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451412626	XS2416605322	XS2451414325
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.85	GBP 2.6	EUR 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Apr-22	19-Apr-22	20-Apr-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Apr-25	19-Apr-27	20-Apr-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		October 19, 2022(102.720%)	
16	Subsequent call dates, if applicable		April 19, 2023(102.720%), October 19, 2023(102.720%),	
			April 19, 2024(102.720%), October 19, 2024(102.720%),	
			April 19, 2025(102.720%), October 19, 2025(102.720%),	
			April 19, 2026(102.720%), October 19, 2026(102.720%)	
	-			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	2.72%	EURIBOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
	If write-down, full or partial	N/A	N/A	N/A
32			N/A	N/A
33	If write-down, permanent or temporary	N/A		
33 34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
33 34 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
33 34 34a 35	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Exemption Unsubordinated	N/A Exemption Unsubordinated	N/A Exemption Unsubordinated
33 34 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the ban		
	Included in TLAC not included in regulatory capita		
1 Issuer	Royal 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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 1.5	USD 2	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Apr-22	21-Apr-22	21-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Apr-25	21-Apr-25	21-Apr-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	NA	N/A	NA
or in yes, speciny non-compliant leatures		N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the ban			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416613698	XS2400424011	XS2416614589	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	USD 2	EUR 20	EUR 5.17	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Apr-22	25-Apr-22	26-Apr-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	22-Apr-24	25-Apr-34	26-Apr-24	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		April 25, 2027(102.550%)		
16	Subsequent call dates, if applicable		April 25, 2028(102.550%), April 25, 2029(102.550%),		
			April 25, 2030(102.550%), April 25, 2031(102.550%),		
			April 25, 2032(102.550%), April 25, 2033(102.550%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Float	
18	Coupon rate and any related index	SOFR, subject to cap and floor	2.55%	EURIBOR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments is	ssued directly by the bank				
	Included in TLAC not inclu	uded in regulatory capital				
1	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-eligib	le N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	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					
	Coupons/dividends					
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 umulative	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	NA	N/A			
31	in yes, speany non-compliant realures	ווייה	ראין			

1	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REH9	XS2416616444	XS2451418318
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2	USD 1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Apr-22	28-Apr-22	29-Apr-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Apr-29	28-Apr-24	29-Apr-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 27, 2024(104.250%)		
16	Subsequent call dates, if applicable	October 27, 2024(104.250%), April 27, 2025(104.250%),		
		October 27, 2025(104.250%), April 27, 2026(104.250%),		
		October 27, 2026(104.250%), April 27, 2027(104.250%),		
		October 27, 2027(104.250%), April 27, 2028(104.250%),		
		October 27, 2028(104.250%),		
	-			
	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.25%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UX0	78014REG1	78014REF3	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	4.0	USD 4	usd 2.4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Apr-22	29-Apr-22	29-Apr-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	29-Apr-27	29-Apr-27	29-Apr-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 29, 2024(103.750%)	April 29, 2024(104.050%)	April 29, 2024(103.700%)	
16	Subsequent call dates, if applicable	October 29, 2024(103.950%), April 29, 2025(103.950%),	October 29, 2024(104.050%), April 29, 2025(104.050%),	October 29, 2024(103.700%)	
		October 29, 2025(104.100%), April 29, 2026(104.100%),	October 29, 2025(104.050%), April 29, 2026(104.050%),		
		October 29, 2026(104.250%)	October 29, 2026(104.050%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 3.75%, Y3: 3.95%, Y4: 4.10%, Y5: 4.25%	4.05%	3.70%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the b		
	Included in TLAC not included in regulatory cap		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416609159	XS2451420306	XS2451420488
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 10.1	GBP 5	GBP 5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	3-May-22	3-May-22	3-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	3-May-25	3-May-24	3-May-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor	SONIA, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the b				
	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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	GBP 5	GBP 1.5	GBP 2.053		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	3-May-22	4-May-22	6-May-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	3-May-25	4-May-24	6-May-24		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount					
16 Subsequent call dates, if applicable					
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Float	Float		
18 Coupon rate and any related index	SONIA, subject to cap and floor	SONIA, subject to cap and floor	SONIA, subject to cap and floor		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
or in yes, speciny non-compliant leatures	ראיז				

		Other TLAC instruments issued directly by the		
		Included in TLAC not included in regulatory of		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	e identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416617095	780086UY8	780086UZ5
	rning law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
eligible	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- instruments governed by foreign law)	N/A	N/A	N/A
	latory treatment			
4 Tr	ansitional Basel III rules	N/A	N/A	N/A
5 Po	ost-transitional Basel III rules	N/A	N/A	N/A
	igible at solo/group/group&solo	N/A	N/A	N/A
7 In:	strument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	nt recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par va	alue of instrument	USD 3.483	15.0	10.0
10 Accou	Inting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Origin	al date of issuance	9-May-22	10-May-22	10-May-22
	tual or dated	Dated	Dated	Dated
	riginal maturity date	9-May-24	10-May-32	10-Mav-47
	r call subject to prior supervisory approval	Yes	Yes	Yes
	ptional call date, contingent call dates and redemption amount	May 9, 2023(102.860%)	May 10, 2025(116.590%),	May 10, 2032(105.100%)
16 Si	ubsequent 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, 2039(105.100%), May 10, 2039(105.100%), May 10, 2039(105.100%), May 10, 2049(105.100%), May 10, 2041(105.100%), May 10, 2042(105.100%), May 10, 2043(105.100%), May 10, 2045(105.100%), May 10, 2045(105.100\%), May 10, 205, 200\%), May 10, 200
Coup	ons/dividends			2010(100110070); May 10; 2010(100110070)
17 Fi	xed or floating dividend/coupon	Fixed	Zero	Fixed
18 Co	pupon rate and any related index	2.86%	5.25%. Compounded and Paid at Maturity.	5.100%
	xistence of a dividend stopper	No	No	No
20 Fu	Illy discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	kistence of a step up or other incentive to redeem	No	No	No
	poncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	ertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	convertible, conversion trigger (s)	N/A	N/A	N/A
	convertible, fully or partially	N/A	N/A	N/A
	convertible, conversion rate	N/A	NA	NA
	convertible, conversion have	N/A	N/A	N/A
	convertible, specify instrument type convertible into	N/A	N/A	N/A
	convertible, specify insument type convertible into	N/A	N/A	NA
	down feature	No	No	No
	write-down, write-down trigger (s)	NA	N/A	NA
	write-down, write-down angger (s)	N/A	N/A	N/A
		N/A N/A	N/A N/A	N/A N/A
	write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-down mechanism			
	of subordination	Exemption	Exemption	Exemption
	on in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	compliant transitioned features	No	No	No
37 If ves.	specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the ban	(
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal 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	CA009A7CK0O9
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1	USD 1.5	EUR 30
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	11-May-22	12-May-22	13-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	11-May-24	12-May-24	13-May-52
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			May 13, 2035(103.200%)
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	3.20%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, whe-down argger (s)	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	NA	N/A
34 Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	NA	N/A	N/A
37 II yes, speciry non-compliant leatures	IN/A	IWA	IWA

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the I			
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-	N/A	Contractual	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 8.3	USD 8.8	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	13-May-22	13-May-22	18-May-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	13-May-25	13-May-25	18-May-25	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
or remain and the second	No	No	No	
37 If yes, specify non-compliant features	N/A	NA	N/A	
or in joo, opeony non-compliant relatives				

	Disclosure template 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-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 11.916	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,		November 18, 2024(104.350%), May 18,	
		2024(104.000%), May 18, 2025(104.000%), November 18, 2025(104.000%)		2025(104.350%), November 18, 2025(104.350%), May 18, 2026(104.350%), November 18, 2026(104.350%)	
	Coupons/dividends				
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	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.152	2.5	USD 59.425	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	19-May-22	20-May-22	23-May-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	19-May-25	20-May-27	23-May-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		May 20, 2023(104.050%)		
16	Subsequent call dates, if applicable		May 20, 2024(104.200%), May 20, 2025(104.350%), May 20, 2026(104.500%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float	
18	Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 4.05%, Y2: 4.20%, Y3: 4.35%, Y4: 4.50%, Y5: 4.65%	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-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1.5	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			
	O construction of the state of	30, 2028(104.450%)			
47	Coupons/dividends	Fixed	Flaat	Flast	
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.45%	Float SOFR, subject to cap and floor	Float SOFR, subject to cap and floor	
10	Existence of a dividend stopper	4.45% No	No	No	
	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	
20		Mandatory No		No	
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative		No		
22		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 1.7	EUR 1.36	CAD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	31-May-22	31-May-22	31-May-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	31-May-24	31-May-25	31-May-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		August 31, 2022(101.200%)	May 31, 2023(103.600%)	
16	Subsequent call dates, if applicable		November 30, 2022(101.200%), February 28,	August 31, 2023(103.800%), November 30,	
			2023(101.200%), May 31, 2023(101.200%), August 31,	2023(103.800%), February 29, 2024(103.800%), May 31,	
			2023(101.310%), November 30, 2023(101.310%),	2024(103.800%), August 31, 2024(104.000%), November	
			February 29, 2024(101.310%), May 31, 2024(101.310%)	, 30, 2024(104.000%), February 28, 2025(104.000%)	
			August 31, 2024(101.420%), November 30,		
			2024(101.420%), February 28, 2025(101.420%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SONIA, subject to cap and floor	Y1: 1.2%, Y2: 1.31%, Y3: 1.42%	Y1: 3.60%, Y2: 3.80%, Y3: 4.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments 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-	Contractual	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 11.35	USD 10	USD 3.4	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	3-Jun-22	6-Jun-22	8-Jun-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	3-Jun-25	6-Jun-24	8-Jun-25	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed-Float	Float	Float	
18 Coupon rate and any related index	Y1-Y1.25: 3.30%, Y1.25-3 SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	NA	NA	
or in yes, speary non-compliant leatures	18/73	1973	0073	

Other Lacksdo fineLides of includes of incl	Disclosure template for main features of regulatory capital instruments				
1 Issuer Royal Bark of Canada Royal Bark of Canada Royal Bark of Canada 2 Unique indifier (gr CUSP): SN, or Bloombrey licentifier for priving lacentent) XS247280368 XS2451380564 780144EV66 3 Governing law() of the instrument Province of Ontario New Tox NewTox New Tox New Tox					
2 Unique identifier (og USIP, ISIN of Biomberg identifier op private placement) XS240368 XS2403606 70144EVIG 3 Governing levis) of the instrument Province of Ontario New York New York 3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC end Vision) NA NA Contradual 4 Manna Sant Sant Sant Sant Sant Sant Sant	Included in TLAC not included in regulatory capital				
3 Governing law(j) of the instrument Province of Ontario Province of Ontario New York a Means by which endrocability requirement of Secton 13 of the TLAC Term Sheet is achieved (for other TLAC) N/A N/A Contractual a Means by the endrometic N/A N/A N/A N/A 4 Transitional Basel II rules N/A N/A N/A 5 Post-matitional Basel II rules N/A N/A N/A 6 Eligible at solicyroup/group/Boolo N/A N/A N/A 7 Instruments (pe (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Anount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Anount eligible for TLAC only N/A - Anount eligible for TLAC only 9 Par value of instrument seq USD 2.667 USD 10 USD 2.467 10 Accounting dassification Labilty - fair value option Labilty - fair value option 11 Original maturity date of instrument USD 2.667 USD 10 USD 2.467 12 Perpetual or date B-Jun-24 B-Jun-24 B-Jun-24 13 Original maturity date of instrument sequence B-Jun-24 B-Jun-26 14 Issuere ad subjet on toric sequence <td< td=""><td></td><td></td><td></td><td></td></td<>					
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 Regulatory testment <	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2451436054	78014REW6	
eligibile instruments governed by foreign law) Instruments governed by foreign law) Instruments governed by foreign law) 4 Transitional Basel III rules NA NA NA 5 Post-transitional Basel III rules NA NA NA 6 Eligible at solidyroup/group&solo NA NA NA 7 Instruments 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) NIA - Amount eligible for TLAC only NIA - Amount eligible for TLAC only NIA - Amount eligible for TLAC only 9 Par value of instruments USD 2 667 USD 10 USD 3.175 10 Accounting classification Liability - fair value option Liability - fair value option Usb 3.3.176 11 Original maturity date Bune24 Bune24 Bune24 Bune24 12 Perpteut of instruments Outpet Dated Dated Dated 13 Original maturity date Subsceptent call stakes and redemption amount Faud Faud Faud	3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
Regulatory treatment Fequatory treatment Instrument Instrument Instrument Instrument NA NA 5 Poest-transitional Basel III rules NA NA NA NA 6 Eligible a sologroup/groupskolo NA NA NA NA 7 Instrument type (types to be specified by jurisdicton) Other TLAC instruments Other TLAC instruments Other TLAC instruments 8 Arrount eligible for TLAC only NA - Anount eligible for TLAC only NA - Anount eligible for TLAC only NA - Anount eligible for TLAC only USD 10 USD 176 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance 3-Jun-22 B-Jun-24 B-Jun-24 B-Jun-24 12 Perpetual or dated Dated Dated Dated Bated 13 Original date, contingent call dates and redemption amount Foot Foot Foot Foot 14 Issuer call any related index SOFR, subject to cap and floor SOFR, subject to cap and	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
4 Transitional Basel III rules NA NA 5 Post-Institional Basel III rules NA NA 6 Eligible at soldyroup/group/solo NA NA 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) NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only 9 Par value of instrument USD 2 667 USD 10 USD 13 10 Accounting classification Lability - fai value option Lability - fai value option 11 Original maturity date Baure2 Quare2 Quare2 12 Perpretual or datad Dated Dated 13 Original maturity date Sun-24 Quare2 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount Float Float 16 Subsequent call dates, if applicable Coupon at dation dospoer No 17 Float of float divided/coupon Float Float 18 Coupon at all date, contingent call dates and redemption amount SolfR, subject to cap and floor SolfR, subject to cap and					
5 Post-transitional BaseI III rules N/A N/A 6 Eligible stologroupSaolo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Ancount recognition specified by jurisdiction) N/A Annount eligible for TLAC only N/A 8 Ancount recognition specified by jurisdiction) N/A Annount eligible for TLAC only N/A 9 Par value of instrument USD 2.667 USD 10 USD 3.175 10 Accounting classification Llability - fair value option Llability - fair value option 11 Original date of issuance B-Jun-22 B-Jun-22 B-Jun-22 12 Perpetual or dated Dated Dated Dated 13 Original maturity date B-Jun-24 B-Jun-24 B-Jun-24 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Option call date, contingent call dates and redemption amount E Coupon-20 Failed and discondered and redemption amount 16 Subsequent call dates, if applicable Foat Foat Foat 16 Option rate and any related index SOFR, subject to cap and foor SOFR, subject to cap and f					
6 ElgDie at sologroup/group/selo NA NA 7 Instruent type (types to be specified by junish(citon)) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only NA - 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 instrument B-Jun-22 9-Jun-22 9-Jun-22 12 Perpetual or dated Dated Dated Dated 13 Original maturity date B-Jun-24 9-Jun-24 9-Jun-24 14 Issuer call subject to prios supervisory approval Yes Yes 15 Optional call date, contingent call dates, applicable Par value Par value 16 Subsecuric call dates, applicable Float Float 17 Fixed or floating dividend/coupon Float Float 18 Coupon rate and any related index Subrex to cap and floor SolFR, subject to cap and floor 19 Existence of a struget subsectionary or madatory Madory Madotry Madotry <td></td> <td></td> <td></td> <td></td>					
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 2.687 USD 10 USD 3.175 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Orginal maturity date B-Jun-22 B-Jun-22 B-Jun-22 12 Perpetual or dated Dated Dated Dated 13 Orginal maturity date B-Jun-24 B-Jun-24 B-Jun-24 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount Image: Couporation date of supervisory approval Yes 16 Subsequent call dates, if applicable Image: Couporation date of supervisory approval Sofer, subject to cap and floor 17 Fixed or floating dividend/coupon Float Float Float 17 Fixed or floating dividend/coupon Mondatory Mandatory 18 Couporation date of subper No No No 19					
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only N/A - Amount eligible for TLAC only 9 Per value of instrument USD 2.667 USD 10 USD 3.175 10 Accounting dassification 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, ontingent call dates and redemption amount Foot Foot Foot 16 Subsect prior dividend/coupon Foot Foot Foot Foot 17 Fixed or floating dividend foot SOFR, subject to cap and floor SOFR, subject to cap and floor SOFR, subject to cap and floor 18 Existence of a dividend footper No No No No 19 Existence of a step up or other incentive to redeem No <td< td=""><td></td><td></td><td></td><td></td></td<>					
9 Par value of instrument USD 1.0 USD 1.75 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance 9-Jun-22 9-Jun-22 12 Perpetual or dated Dated Dated 9-Jun-22 13 Original maturity date 9-Jun-24 9-Jun-25 14 Issuer call subject to prior supervisory approval 9-Jun-24 9-Jun-26 15 Optional call dates, if applicable Yes Yes Yes 16 Subsequent call dates, and redemption amount Float Float Float 16 Coupon rate and any related index SOFR, subject to cap and floor SOFR, subject to cap and floor No 19 Existence of a dividend stopper No No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a dividend stopper No No No No 22 Noncomutalitive or cumulative Non-convertible Non-convertible Non-convertible 23 <td< td=""><td></td><td></td><td></td><td></td></td<>					
10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance 8-Jun-22 9-Jun-22 12 Perpetual or dated Dated Dated 13 Original maturity date 8-Jun-24 9-Jun-24 14 Issuer call subject to prior supervisory approval 8-Jun-24 9-Jun-24 15 Optional call date, contingent call dates and redemption amount 8-Jun-24 9-Jun-24 16 Subsequent call dates, if applicable Perpetual or dates, if applicable Perpetual or dates, if applicable 17 Fixed or floating dividend/coupon Float Float 18 Couponst/dividend/soupon Float Float 19 Existence of a dividend stopper No No 10 Fully discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem Non-comutative Non-comvertible 22 Noncumulative or oundative Non-comvertible Non-comvertible Non-comvertible 23 If convertible, conversion rigger (s) N/A N/A N/A 24 If convertible, nandatory or option alter N/A N/A 25 If convertible, nandatory or optional conversion					
11 Original date of issuance 9-Jun-22 9-Jun-22 12 Perpetual or dated Dated Dated 13 Original maturity date 8-Jun-24 9-Jun-24 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, if applicable Yes Yes 16 Subsequent call dates, if applicable Image: Contingent call dates, if applicable Image: Contingent call dates, if applicable 17 Fixed or floating dividend/coupon Float Float Float 18 Coupon state and any related index SOFR, subject to cap and floor SOFR, subject to cap and floor 19 Existence of a dividend stopper No No No 11 Fixed or floating dividend/coupon Float Float 12 Coupon state and any related index 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 21 Existence of a stopu por other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 23					
12 Perpetual or dated Dated Dated 13 Original maturity date Ø-Jun-24 Ø-Jun-25 14 Issuer call subject to piro supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount Paine 25 16 Subsequent call dates, if applicable Paine 26 17 Fixed or floating dividend/coupon Float Float 17 Fixed or floating dividend/coupon Float Float 18 Coupon rate and any related index SOFR, subject to cap and floor SOFR, subject to cap and floor 19 Existence of a dividend stopper No No No 10 Fluit Stence of a set pu or orther incentive to redeem No No 12 Noncumulative or cumulative Non-cumulative Non-cumulative 13 Convertible or non-convertible NoA Non-cumulative 14 ficonvertible, fully or parially NA NA 15 Convertible (conversion trigger (s) N/A N/A 16 ficonvertible, conversion trigger (s) N/A N/A 17 Fixed or floating dividend stopper Non-convertible Non-convertible 18 Coupont zet and pice to cap and floor SOFR, subject					
13 Original maturity date 9-Jun-24 9-Jun-25 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount Image: Compositividence Image: Compositividence 16 Subsequent call dates, if applicable Image: Compositividence Image: Compositividence Image: Compositividence 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 Mandatory 11 Existence of a dividend stopper No No Mandatory 12 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 12 Existence of a dividend stopper Non-cumulative Non-cumulative Non-cumulative 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible, fully or partially NA NA NA MA 24 </td <td></td> <td></td> <td>9-Jun-22</td> <td>9-Jun-22</td>			9-Jun-22	9-Jun-22	
14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, in gripplicable	12 Perpetual or dated	Dated	Dated		
15 Optional call date, contrigent call dates and redemption amount Image: control of the states of a price of a control of the states of a price of a control of the states of a control of the st		8-Jun-24	9-Jun-24	9-Jun-25	
16 Subsequent call dates, if applicable Image: Coupons/dividends Image: Coupons/dividends Image: Coupons/dividends Float Image: Coupons/dividends Float 17 Fixed or floating dividend/coupon Float Float Float Float 18 Coupon rate and any related index SOFR, subject to cap and floor 19 Existence of a dividend stopper No No No 20 Fully discretionary or mandatory or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem Non-cumulative Non-cumulative Non-cumulative 22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A M/A 26 If convertible, conversion rate N/A N/A N/A M/A 27		Yes	Yes	Yes	
Coupons/dividends Float Float Float Float 17 Fixed or floating dividend/coupon Float 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 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible ron-convertible Non-convertible Non-cumulative Non-cumulative 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 27 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 <td>15 Optional call date, contingent call dates and redemption amount</td> <td></td> <td></td> <td></td>	15 Optional call date, contingent call dates and redemption amount				
17 Fixed or floating dividend/coupon 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 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, conversion rate N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, nandatory or optional conversion N/A 28 If convertible, specify instrument type convertible into N/A 27 If convertible, specify instrument tipe convertible into N/A 28 If convertible, specify instrument tipe convertible into N/A	16 Subsequent call dates, if applicable				
18 Coupon rate and any related index SOFR, subject to cap and floor SOFR, subject to cap and floor 19 Existence of a divided stopper No No No 19 Existence of a divided stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible 23 Convertible or no-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, conversion rate N/A N/A N/A 28 If convertible, conversion rate N/A N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A <td>Coupons/dividends</td> <td></td> <td></td> <td></td>	Coupons/dividends				
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-cumulative Non-cumulative 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, conversion trigger (s) N/A N/A 26 If convertible, nonversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A 28 If convertible, mandatory or optional conversion N/A N/A 29 If convertible, poerfy instrument type convertible into N/A N/A 29 If convertible, poerfy instrument type convertible into overtis into N/A N/A				Float	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) NA N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 26 If convertible, nandatory or optional conversion N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A 27 If convertible, specify instrument tic converts into N/A N/A N/A 28 If convertible, specify instrument it converts into N/A N/A N/A	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	
21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or no-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion trigger (s) N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, conversion rate N/A N/A N/A 28 If convertible, specify instrument type convertible info N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A	19 Existence of a dividend stopper	No	No	No	
22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, conversion rate N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A 28 If convertible, specify instrument it converts into N/A N/A N/A	20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
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, number or potional conversion N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A 28 If convertible, specify instrument it converts into N/A N/A	21 Existence of a step up or other incentive to redeem	No	No	No	
24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially for onvertible, conversion rate 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 instrument it converts into N/A N/A	22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
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 instrument ic converts into N/A N/A	23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional coversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A	24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A	25 If convertible, fully or partially	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	26 If convertible, conversion rate	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
		N/A	N/A	N/A	
30 Write-down feature No No No	29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
	30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s) N/A N/A N/A	31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial N/A N/A N/A		N/A		N/A	
33 If write-down, permanent or temporary N/A N/A N/A		N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A		N/A	N/A	N/A	
34a Type of subordination Exemption Exemption Exemption		Exemption		Exemption	
35 Position in subordination hierarchy in liguidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated					
36 Non-compliant transitioned features No No No		No	No	No	
37 If yes, specify non-compliant features N/A N/A N/A				N/A	

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1	USD 10.05	USD 2.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	13-Jun-22	13-Jun-22	14-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	13-Jun-24	13-Jun-24	14-Jun-32
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	103	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%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to floor	2.75%	5.05%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template 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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.349	7.0	GBP 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	14-Jun-22	16-Jun-22	17-Jun-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	14-Jun-25	16-Jun-52	17-Jun-24	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		June 16, 2042(291.780%)		
16	Subsequent call dates, if applicable		June 16, 2043(307.820%), June 16, 2044(324.750%),		
			June 16, 2045(342.620%), June 16, 2046(361.460%),		
			June 16, 2047 (381.340%), June 16, 2048 (402.310%),		
			June 16, 2049(424.440%), June 16, 2050(447.780%)		
	Coupons/dividends	-			
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 If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible N/A	
24					
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A N/A	
28	If convertible, specify instrument type convertible into	N/A N/A		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A		
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A	
32		N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Other TAC Instruments issued firequicity (just law Consta) Issue alreading for QLSP, BM, or Biomberg deriffer for private plasment) Private PLA (Second) Pr		Disclosure template for main features of regulatory capital instruments			
Store Store <th< th=""><th></th><th></th><th>Other TLAC instruments issued directly by the bank</th><th></th><th></th></th<>			Other TLAC instruments issued directly by the bank		
2 Owner source of Data Sou			Included in TLAC not included in regulatory capital		
3 Owners which of Paints and Section 13 of the TAC Tom Short is achieved (for the TAC Paints) Network which obstraints and the Section 13 of the TAC Tom Short is achieved (for the TAC Paints) Network which obstraints achieved (for the TAC Paints) 8 Manax by which obstraints achieved (for the TAC Paints) Network which obstraints achieved (for the TAC Paints) Network which obstraints achieved (for the TAC Paints) Network which obstraints achieved (for the TAC Paints) 8 Anotar tecry the paints to Section 13 of the TAC Paints) Network which obstraints achieved (for the TAC Paints) Network which obstraints achieved (for the TAC Paints) 8 Anotar tecry tech obstraints achieved (for the TAC Paints) Network which obstraints) Network which obstraints) Network which obstraints) 8 Anotar tecry tech obstraints achieved (for the TAC Paints) Network which obstraints) Network which obstraints) Network which obstraints) 8 Anotar tecry tech obstraints) Network which obstraints) Network which obstraints) Network which obstraints) Network which obstraints) 8 Anotar tech obstraints) Network which obstraints) Network which obstraints) Network which obstraints) 10 Paintain diverse which obstraints) Network which obstraints) Network which obstraints) <	1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Society Amount of Society works NA NA Society Society <t< th=""><th>2</th><th>Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)</th><th>78014REX4</th><th>XS2472674683</th><th>XS2472672984</th></t<>	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REX4	XS2472674683	XS2472672984
etc bis protect by group in by for	3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
Non-transmission Indiana	3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
4 Transform Basel Invise NA NA 6 Protectional Basel Invise NA NA NA 6 Poster Autologo polytologi by by invision No NA NA 7 Autologo polytologi by by invision No NA NA NA 8 Autologi and polytologi by by invision NA Na Na Na 8 Autologi and polytologi by by invision NA Na Na Na 9 Poster and polytologi by by invision Na Na Na Na 9 Naval of instrument Na Na Na Na Na 10 Special or disel Na Na Na Na Na Na Na Na 10 Special or disel Na Special or disel Na N		eligible instruments governed by foreign law)			
5 Point bandband based lin lunkes NA NA NA NA 6 Filippi and sologing bigging bigging Name Add bigging bigging Name Add bigging bigging bigging Name Add bigging Name Add bigging Name Add bigging Name Add bigging bigging Name Add bigginginging Name Add bigging <		Regulatory treatment			
0 Elighter at solgruppingsboo NA Na <th< td=""><th>4</th><td>Transitional Basel III rules</td><td>N/A</td><td>N/A</td><td>N/A</td></th<>	4	Transitional Basel III rules	N/A	N/A	N/A
7 Informetry by Projection to genetical ynitradicany inmitions, and most recent regring data Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 8 Amount englishe for LAC only NA - Amount eligible for TLAC only 9 Parviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Accounting data services UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Accounting data services UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Accounting data services Data of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Accounting data services Data of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Deservices Parviae of instruments UBD1 - Sarviae of instruments UBD1 - Sarviae of instruments 10 Deservices Parviae of instruments Parviae of instruments UB	5	Post-transitional Basel III rules	N/A	N/A	N/A
8 Name recorder is instrument NA - Anomat eighte for TAC only NA - Anomat eighte for TAC only 9 Par value of instamment USD 2 USD 3 USD 3 USD 3 10 Occurring classification Labilly - fair value option Labilly - fair value option Labilly - fair value option 10 Organization of elastiment USD 3 Tar. Anomat eighte for tar. Second 1 Labilly - fair value option 10 Organization of elastiment USD 3 Tar. Anomat eighte for tar. Second 1 Labilly - fair value option 10 Organization of elastiment USD 3 Name of TAC 2000 (Name of tar. Second 1) December 1 10 Second and elastic, contingent call dates, at pack tar. Second 1000 (Name of tar. Second 1) Name of TAC 2000 (Not 000), June (TAC 2000 (Not	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
9 Parallar di ristrument USD 2:15 USD 3: EUR 1. 10 Accounting cassination Lability - fair value option Zi-Lun-22	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
10 Concent of casandar of saunce Liabity - far value option Liabity - far value option 10 Original destination Totan-22 <	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
11 Original dates of fissiance 17-Juni-22 17-Juni-22 21-Juni-22 2 Perpteud or dialed Dated Dated Dated 13 Original making date 17-Juni-23 17-Juni-23 21-Juni-25 14 Issuer of all subject in prior segwidory approval Yes Yes Yes 15 Optional cale date, comingent call dates and redemption amount Desember 17, 2024(104.600%), June 17, 2024	9	Par value of instrument	USD 2.215	USD 3	EUR 1
12 Perphatural rotatined Dated Dated 13 Originar matrix date Truin-32	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10 Original maturity date 17-Ju2 17-Ju-25 17-Ju-25 11 Issuer call solets on origination anount June 17. 2024 (104.60%). Ves Ves 12 Optional call date, contingent call dates and nedemption amount June 17. 2024 (104.60%). Ves Ves 13 Subsequent call date, contingent call dates and nedemption amount June 17. 2024 (104.60%). Ves Ves 14 Subser call dates, if applicable December 17. 2024 (104.60%). Ves Ves <th>11</th> <td>Original date of issuance</td> <td>17-Jun-22</td> <td>17-Jun-22</td> <td>21-Jun-22</td>	11	Original date of issuance	17-Jun-22	17-Jun-22	21-Jun-22
14 Issuer all ablect four supervisory approval Yes Yes Yes Yes 15 Optional datas, ontingenous and adde sontingenous ande sontingenous ande adde sontingenous and adde son	12	Perpetual or dated	Dated	Dated	Dated
15 Optional call date, contingient call dates and redemption amount June 17, 2024(104.600%), June 17, 2025(104.600%), June 17, 2025(104.600	13	Original maturity date	17-Jun-32	17-Jun-25	21-Jun-25
16 Subsequent call dates, If applicable December 17, 2024(104.600%), Joure 17, 2025(104.600%), Joure 14, 2006(104.600%), Joure 14, 2006(104.600%), Joure 14, 2006(104.600%), Decomber 17, 2026(104.600%), Joure 14, 2006(14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Image: starting startin	15	Optional call date, contingent call dates and redemption amount	June 17, 2024(104.600%)		
support couport/situation cou	16	Subsequent call dates, if applicable	December 17, 2024(104.600%), June 17,		
Image: space			2025(104.600%), December 17, 2025(104.600%), June		
Image: space					
Image: space			June 17, 2027(104.600%), December 17,		
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17 Fixed or floating dividend/coupon Float Float Float 18 Coupon rate and any related index 4.60% SOFR, subject to cap and floor EURIBOR, subject to cap and floor 18 Existence of a dividend sopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a sci 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) NA NA NA 25 If convertible, nandatory or option aconversion NA NA NA 26 If convertible, mandatory or option aconversion NA NA NA 27 If convertible, specify instrument type convertible info NA NA NA 29 If convertible, specify instrument type convertishe info NA NA NA 29 If convertible, specify instrument type convertishe info NA NA NA 20 Viff-edown, full or partial NA NA NA 21 If orivertible, specify instrument type convertible i			17, 2031(104.600%), December 17, 2031(104.600%)		
17 Fixed or floating dividend/coupon Float Float Float 18 Coupon rate and any related index 4.60% SOFR, subject to cap and floor EURIBOR, subject to cap and floor 18 Existence of a dividend sopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a sci 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) NA NA NA 25 If convertible, nandatory or option aconversion NA NA NA 26 If convertible, mandatory or option aconversion NA NA NA 27 If convertible, specify instrument type convertible info NA NA NA 29 If convertible, specify instrument type convertishe info NA NA NA 29 If convertible, specify instrument type convertishe info NA NA NA 20 Viff-edown, full or partial NA NA NA 21 If orivertible, specify instrument type convertible i					
18 Coupon rate and any related index 4.60% SOFR, subject to cap and floor EURBOR, subject to cap and floor 19 Existence of a divident stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 21 Existence of a step up or other incentive to redeem No-commutative Non-commutative Non-commutative 23 Conventible, conversion trigger (s) Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, specify instrument type convertible into N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument type convertision trigger (s) N/A N/A N/A 30 Write-down futiger (s) N/A N/A N/A N/A 31 If write-down, fu	1.				
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30 Write-down feature No No No 31 If write-down, write-down, trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, full or partial N/A N/A N/A 34 If write-down, becarring of subordination N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
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35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
36 Non-compliant transitioned features No No			Exemption		Exemption
	35				Unsubordinated
37 If yes, specify non-compliant features N/A N/A N/A	36	Non-compliant transitioned features			
	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 5.13	CAD 1	EUR 25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	21-Jun-22	21-Jun-22	21-Jun-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	21-Jun-26	21-Jun-25	21-Jun-52	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		June 21, 2023(104.300%)	June 21, 2035(104.0300%)	
16	Subsequent call dates, if applicable		September 21, 2023(104.500%), December 21,		
			2023(104.500%), March 21, 2024(104.500%), June 21,		
			2024(104.500%), September 21, 2024(104.700%),		
			December 21, 2024(104.700%), March 21,		
			2025(104.700%)		
47	Coupons/dividends	Float	Phone 4	Photo d	
17	Fixed or floating dividend/coupon		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 Mandatory	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 26	If convertible, fully or partially	N/A	N/A	N/A	
	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	lf write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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		Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472673792	XS2472703961			
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 adverned by foreign law	N/A	N/A			
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
	Par value of instrument	GBP 1	USD 2.040			
9	Accounting classification					
10		Liability - fair value option	Liability - fair value option			
11	Original date of issuance	23-Jun-22	24-Jun-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	23-Jun-25	24-Jun-25			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 23, 2023(102.460%) September 23, 2023(102.960%), December 23,				
10		2023(102.960%), March 23, 2024(102.960%), June 23, 2024(102.960%), September 23, 2024(103.460%), December 23, 2024(103.460%), March 23, 2025(103.460%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float			
18	Coupon rate and any related index	Y1: 2.46%, Y2: 2.96%, Y3: 3.46%	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	lf 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			
00						
36	Non-compliant transitioned features	No	No			

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by th		
		Included in TLAC not included in regulatory of		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472704001	XS2472673958	78014RFA3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	USD 1.3	USD 20.250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Jun-22	24-Jun-22	24-Jun-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Jun-24	24-Jun-25	24-Jun-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			December 24, 2022(103.500%)
16	Subsequent call dates, if applicable			March 24, 2023(103.500%), June 24, 2023(103.500%),
				September 24, 2023(103.500%), December 24, 2023(103.500%), March 24, 2024(103.500%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	3.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	5.0	USD 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%),			
	Coupons/dividends	-			
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 Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	
21	Noncumulative or cumulative	No-cumulative	Non-cumulative	No Non-cumulative	
22 23	Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative	
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	
24		N/A	N/A N/A	N/A N/A	
25	If convertible, fully or partially If convertible, conversion rate	N/A	N/A N/A	N/A N/A	
26	If convertible, conversion rate	N/A	N/A N/A	N/A N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A	
		N/A	N/A N/A	N/A N/A	
29	If convertible, specify issuer of instrument it converts into				
30 31	Write-down feature If write-down, write-down trigger (s)	No N/A	No N/A	No N/A	
	If write-down, write-down urgger (s)	N/A	N/A N/A	N/A N/A	
32 33	If write-down, rull or partial If write-down, permanent or temporary	N/A	N/A N/A	N/A N/A	
	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism		N/A N/A	N/A N/A	
34 34a	It temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption	
-					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated	Unsubordinated	Unsubordinated	
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A	
3/	ir yes, speciry non-compirant reatures	IN/A	IN/A	IN/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	4.2	CAD 1	5.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Jun-22	28-Jun-22	29-Jun-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-27	28-Jun-25	29-Jun-40
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 28, 2023(104.750%)	June 28, 2023(104.300%)	June 29, 2037(229.030%)
16	Subsequent call dates, if applicable	June 28, 2024(104.750%), June 28, 2025(104.750%), June 28, 2026(104.900%)	September 28, 2023(104.500%), December 28, 2023(104.500%), March 28, 2024(104.500%), June 28, 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	5.68%. Compounded and Paid at Maturity.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instr	ruments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472703888	XS2472698518	XS2472699912		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1	EUR 1.52	USD 4.22		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Jun-22	30-Jun-22	30-Jun-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	30-Jun-32	30-Jun-25	30-Jun-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%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float	Float		
18	Coupon rate and any related index	3.29%	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosu	re template for main features of regulatory capital inst	ruments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REZ9	XS2472707798	XS2472679567		
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 9.505	USD 1.3	CAD 1.25		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Jun-22	1-Jul-22	4-Jul-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	30-Dec-25	1-Jul-25	4-Jul-24		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	December 30, 2023(104.000%)				
16	Subsequent call dates, if applicable	June 30, 2024(104.000%), December 30,				
		2024(104.000%), June 30, 2025(104.000%), June 30,				
		2029(104.000%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float	Float		
18	Coupon rate and any related index	4.00%	SOFR, subject to cap and floor	CDOR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template 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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	JPY 5000	USD 1.53	USD 1.4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	5-Jul-22	6-Jul-22	8-Jul-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	6-Jul-27	6-Jul-25	8-Jul-24	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 7, 2025(100.580%)			
16	Subsequent call dates, if applicable	January 6, 2026(100.580%), July 6, 2026(100.580%),			
		January 6, 2027(100.580%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float	Float	
18	Coupon rate and any related index	0.58%	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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 ban		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497633573	XS2472682439	XS2472683676
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	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			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor	SONIA, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	NA	NA	N/A
or in yes, speciny non-compliant leatures			N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bar		
	Included in TLAC not included in regulatory capita		
1 Issuer	Royal 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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1.3	EUR 25	EUR 25
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	12-Jul-22	12-Jul-22	14-Jul-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	12-Jul-25	12-Jul-52	14-Jul-42
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		July 12, 2037(104.030%)	July 14, 2030(103.990%)
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	4.03%	3.99%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	NA
or in yes, speary non-compliant leatures	18/73	1973	19/13

	Disclosure template 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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2	4.633	1.600	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		14-Jul-22	14-Jul-22	14-Jul-22	
12		Dated	Dated	Dated	
13	Original maturity date	14-Jul-24	14-Jul-34	14-Jul-34	
14		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, 2030(105.800%), July 14, 2030(105.800%), January 14, 2030(105.800%), July 14, 2030(105.800%), January 14, 2030(105.800%), July 14, 2031(105.800%), January 14, 2032(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, 2033(105.800%), July 14, 2033(105.800%), January 14, 2033(105.800%), July 14, 2033(105.800%), January 14, 2033(105.800%), July 14, 2033(105.800%),	Lanuary 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, 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, 2032(105.750%), July 14, 2032(105.750%), January 14, 2033(105.750%), July 14, 2032(105.750%), January 14, 2033(105.750%), July 14, 2033(105.750%), January 14, 2034(105.750%), July 14, 2033(105.750%), July 14, 2033(105.750%), January 14, 2034(105.750%), July 14, 2033(105.750%), January 14, 2034(105.750%), January 14, 2034(105.750\%), January 14, 2034(105.750	
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Float SOFR, subject to cap and floor	Fixed 5.80%	Fixed 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	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
35					
35 36	Non-compliant transitioned features	No	No	No	

1	Disclosu	re template for main features of regulatory capital instru	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	Contractual	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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	July 15, 2032(104.300%), July 15, 2036(104.300%), July	July 15, 2023(104.000%), January 15, 2024(104.000%)
		15, 2040(104.395%)	15, 2040(104.300%)	
	Coupons/dividends			
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 ban			
	Included in TLAC not included in regulatory capita			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472683759	78014RFG0	XS2497639182	
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Fixed-Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	Y1: 1%, Y2-7: EURIBOR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	NA	N/A	NA	
or in yes, speciny non-compliant leatures				

	Disclosure template 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-	N/A	N/A	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Float		
18	Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 2.70%, Y2: 3.20%, Y3: 3.70%	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 5	eur 35	GBP 2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Jul-22	22-Jul-22	22-Jul-22	
12	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%)		
	Coupons/dividends				
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	

		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer	r	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	e identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VL5	780086VM3	78014RFM7
	rning law(s) of the instrument	Province of Ontario	Province of Ontario	New York
	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- instruments governed by foreign law)	N/A	N/A	Contractual
	latory treatment			
	ransitional Basel III rules	N/A	N/A	N/A
5 P	ost-transitional Basel III rules	N/A	N/A	N/A
6 EI	ligible at solo/group/group&solo	N/A	N/A	N/A
7 In	strument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amou	int recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par va	alue of instrument	4.0	4.0	USD 4.785
10 Accou	unting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	al date of issuance	26-Jul-22	26-Jul-22	28-Jul-22
	etual or dated	Dated	Dated	Dated
	riginal maturity date	26-Jul-29	26-Jul-30	28-Dec-29
	r call subject to prior supervisory approval	Yes	Yes	Yes
	ptional call date, contingent call dates and redemption amount	July 26, 2024(105.150%)	July 26, 2024(105.230%)	December 28, 2028(104.27%)
16 Si	ubsequent 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, 2029(105.230%)	
Coup	ons/dividends			
17 Fi	ixed or floating dividend/coupon	Fixed	Fixed	Fixed
	oupon rate and any related index	5.15%	5.23%	4.27%
	xistence of a dividend stopper	No	No	No
20 Fu	ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 E:	xistence of a step up or other incentive to redeem	No	No	No
22 N	oncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Conve	ertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If	convertible, conversion trigger (s)	N/A	N/A	N/A
25 If	convertible, fully or partially	N/A	N/A	N/A
26 If	convertible, conversion rate	N/A	N/A	N/A
27 If	convertible, mandatory or optional conversion	N/A	N/A	N/A
	convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If	convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-	-down feature	No	No	No
31 If	write-down, write-down trigger (s)	N/A	N/A	N/A
	write-down, full or partial	N/A	N/A	N/A
	write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	of subordination	Exemption	Exemption	Exemption
	on in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	compliant transitioned features	No	No	No
	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-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
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%)				
	Coupons/dividends					
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 ban			
	Included in TLAC not included in regulatory capita			
1 Issuer	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 10	USD 2.5	USD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	29-Jul-22	29-Jul-22	29-Jul-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	29-Jul-24	29-Jul-24	29-Jul-24	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	NA	
or in yes, speary non-compliant leatures	1903	19075	19/73	

	Disclosure template 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-	Contractual	Contractual	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	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%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	4.30%	4.20%	4.00%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	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 ban			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9 Par value of instrument	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				
Coupons/dividends				
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)	NA	NA	NA	
32 If write-down, whe-down argger (s)	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
36 Non-compliant transitioned teatures 37 If yes, specify non-compliant features	NO N/A	N/A	N/A	
37 If yes, specify non-compliant leatures	IN/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-	Contractual	Contractual	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1	USD 1.025	USD 5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	29-Jul-22	29-Jul-22	26-May-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	29-Jul-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(104.850%), July 29, 2026(104.850%),			
		January 29, 2026(104.700%), July 29, 2026(104.700%),	January 29, 2027(104.850%), July 29, 2027(104.850%),			
		January 29, 2027(104.700%)	January 29, 2028(104.850%), July 29, 2028(104.850%),			
			January 29, 2029(104.850%), July 26, 2028(104.850%),			
			January 26, 2029(104.850%)			
	A					
17	Coupons/dividends	Photo d	Plan d			
17	Fixed or floating dividend/coupon	Fixed	Fixed 4.85%	Float		
18	Coupon rate and any related index	4.70%		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 ban			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	NA	N/A	
or in yes, speary non-compliant leatures	18/73	1973	1973	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the ban			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9 Par value of instrument	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				
Coupons/dividends				
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	NA	NA	
or in yes, speary non-compliant leatures	18/73	1923	19/3	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	Contractual	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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	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	
14	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%),		November 8, 2023(103.700%), February 8,	
		February 5, 2025(104.000%)		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%), February 8, 2027(103.700%), November 8, 2026(103.700%), February 8, 2027(103.700%), May 8, 2027(103.700%), February 8, 2027(103.700%), May 8,	
	Coupons/dividends				
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	NA	N/A	NA	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the ban			
	Included in TLAC not included in regulatory capita			
1 Issuer	Royal 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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 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				
Coupons/dividends				
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	NA	N/A	N/A	
or in yes, speary non-writipliant leatures	iwa.	19/17	IWA	

	Disclosure template 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-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
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%)			
	Coupons/dividends					
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		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RGA2	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-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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%)			
17	Coupons/dividends 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	
10	Existence of a dividend stopper	4.15% No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	Existence of a step up or other incentive to redeem	No	No	No	
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative				
22		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 26	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	
	If convertible, conversion rate				
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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 If yes, specify non-compliant features	No N/A	No	No	
37			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-	Contractual	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
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%)	
	Coupons/dividends				
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 ban			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	NA	N/A	
or in yes, speary non-compliant reatures	18/73	1973	0073	

	Disclosure template 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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 1	EUR 1.7	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%)	
	Coupons/dividends				
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 ba			
	Included in TLAC not included in regulatory capita			
1 Issuer	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SONIA, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	NA	NA	NA	
or in yes, speary non-compliant leatures	11/7		IV/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 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%)			
	Coupons/dividends				
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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 2	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%)	
Coupons/dividends				
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	NA	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	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 liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	NA	NA	NA	
or in yes, spearly non-compliant features	19/3	18/73	1973	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments is					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A			
	instruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)			
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%)				
	Coupons/dividends					
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	lf 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 I		
		Included in TLAC not included in regulatory cap		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	Contractual	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.00%	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
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-	Contractual	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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%)		
	Company the internet			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index		EURIBOR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	4.25% No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, conversion ingger (s)	N/A N/A	N/A N/A	N/A N/A
25	If convertible, rully or partially	N/A N/A	N/A N/A	N/A N/A
20	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
30	Write-down feature	No	No	No
31			N/A	N/A
31	If write-down, write-down trigger (s) If write-down, full or partial		N/A N/A	N/A N/A
32	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
33	If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
	It temporary write-down, description of write-down mechanism			
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated	Unsubordinated	Unsubordinated
36		No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	IN/A	IN/A	IN/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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-	Contractual	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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%)
	Coupons/dividends			
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	lf write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	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
57	n yes, speary non-compliant leateres	10/3	1973	1973

	Disclosure template 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	r	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique	e identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VR2	78014RGN4	XS2497693718
	ming law(s) of the instrument	Province of Ontario	New York	Province of Ontario
	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A
	instruments governed by foreign law)			
	latory treatment			
	ansitional Basel III rules	N/A	N/A	N/A
-	ost-transitional Basel III rules	N/A	N/A	N/A
	igible at solo/group/group&solo	N/A	N/A	N/A
	strument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	nt 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
	alue of instrument	CAD 5	USD 14.45	USD 1
	inting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	al date of issuance	31-Aug-22	31-Aug-22	2-Sep-22
	tual or dated	Dated	Dated	Dated
	riginal maturity date	31-Aug-37	30-Nov-23	2-Sep-25
	r call subject to prior supervisory approval	Yes	Yes	Yes
	ptional call date, contingent call dates and redemption amount	'August 31, 2024(112.360%),	February 28, 2023(103.900%)	
16 Su	ubsequent call dates, if applicable	August 31, 2025(119.100%), August 31, 2026(126.250%), May 30, 2023(103.900%), August 30, 2023(103.900%) August 31, 2027(133.820%), August 31, 2028(141.850%),		
		August 31, 2029(150.360%), August 31, 2030(159.380%	b)	
		August 31, 2031(168.950%), August 31, 2032(179.080%	b).	
		August 31, 2033(189.830%), August 31, 2034(201.220%		
		August 31, 2035(213.290%), August 31, 2036(226.090%)		
	ons/dividends	August 31, 2035(213.290%), August 31, 2036(226.090%		
17	Fixed or floating dividend/coupon	August 31, 2035(213.290%), August 31, 2036(226.090%) Zero	Fixed	Float
17 18 Co	Fixed or floating dividend/coupon pupon rate and any related index	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity.	Fixed 3.90%	SOFR, subject to cap and floor
17 18 Cc 19 Ex	Fixed or floating dividend/coupon oupon rate and any related index sistence of a dividend stopper	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No	Fixed 3.90% No	SOFR, subject to cap and floor No
17 18 Co 19 Ex 20 Fu	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper IJV discretionary, partially discretionary or mandatory	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory	Fixed 3.90% No Mandatory	SOFR, subject to cap and floor No Mandatory
17 18 Co 19 Ex 20 Fu 21 Ex	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper Illy discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No	Fixed 3.90% No Mandatory No	SOFR, subject to cap and floor No Mandatory No
17 18 Cc 19 Ex 20 Fu 21 Ex 22 No	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory kistence of a step up or other incentive to redeem oncumulative or cumulative	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-cumulative	Fixed S.90% No Mandatory Non-cumulative	SOFR, subject to cap and floor No Mandatory No Non-cumulative
17 18 Cc 19 Ex 20 Fu 21 Ex 22 Nc 23 Conve	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ally discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem noncumulative or cumulative attible or non-convertible	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory Non-convertible	Fixed 5.90% No Mandatory No- Non-convertible Non-convertible	SOFR, subject to cap and floor No Mandatory No Non-convertible
17 18 Ccc 19 Ex 20 Fu 21 Ex 22 Ncc 23 Conve 24 If c	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper III/g discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible convertible	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A	Fixed 3.90% No Mandatory No- Non-cumulative Non-convertible NiA	SOFR, subject to cap and floor No Non-cumulative Non-convertible N/A
17 18 Cc 19 Ex 20 Fu 21 Ex 22 Nc 23 Conve 24 If c 25 If c	Fixed or floating dividend/coupon pupon rate and any related index distence of a dividend stopper Jly discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem norumulative or cumulative artible or non-convertible convertible, fully or partially convertible, fully or partially	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory Non-cumulative Non-convertible N/A N/A	Fixed 5) Fixed 3.90% No Mandatory Non-comulative Non-convertible N/A N/A N/A	SOFR, subject to cap and floor No Mandatory No Non-cumulative Non-convertible N/A N/A N/A
17 18 Cc 19 Ex 20 Fu 21 Ex 22 No 23 Conve 24 If c 25 If c 26 If c	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ally discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative and the or on-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory Non-convertible N/A N/A N/A N/A	Fixed 5.90% No Mandatory No-convertible NA N/A N/A N/A N/A N/A	SOFR, subject to cap and floor No Mandatory No Non-convertible NA N/A N/A
17 18 Cc 19 Ex 20 Ex 21 Ex 22 Nc 23 Conve 24 If c 25 If c 26 If c 27 If c	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, conversion trigger (s) convertible, mandatory or optional conversion	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.30% No Mandatory No-cumulative Non-convertible NiA NiA NiA NiA NiA NiA	SOFR, subject to cap and floor No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A
17 18 Cc 19 Ex 20 Fu 21 Ex 22 No 23 Conve 24 If c 25 If c 26 If c 26 If c 28 If c	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ally discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative entible or non-convertible convertible, conversion trigger (s) convertible, conversion rate convertible, specify instrument type convertible into	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 500% 50% 5	SOFR, subject to cap and floor No Mandatory No Non-comulative Non-convertible N/A N/A N/A N/A
17 18 Cd 19 Ex 20 Fu 20 Fu 21 Ex 21 Ex 22 No 23 Conve 23 Conve 24 If d 25 If d 26 If d 26 If d 27 If d 28 If d 29 If d 29 If d	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ally discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative entible or non-convertible convertible, conversion trigger (s) convertible, conversion rate convertible, sourcity or optional conversion convertible, specify instrument type convertible into convertible, specify instrument tic converts into	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Non-convertible NA N/A N/A N/A N/A N/A N/A N/A	SOFR, subject to cap and floor No Mandatory No-comulative Non-convertible N/A
17 18 Cc 19 Ex 20 Fu 21 Ex 21 Ex 22 No 22 No 24 If of 25 If of 25 If of 26 If of 27 If of 28 If of 29 Write- 30 Write-	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem norumulative or cumulative artible or non-convertible convertible, nonversion trigger (s) convertible, conversion rate convertible, conversion rate convertible, specify instrument type convertible into convertible, specify instrument type converts into down feature	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.90% No Mandatory No-cumulative Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	SOFR, subject to cap and floor No Mandatory No Non-cumulative Non-convertible N/A
17 18 Ca 19 Ex 20 Fu 21 Ex 21 Ex 23 Convez 23 If of 24 If of 25 If of 26 If of 27 If of 28 If of 29 If of 30 Write- 31 If w	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence or a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, fully or partially convertible, conversion trigger (s) convertible, operation rate convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into down feature write-down, write-down trigger (s)	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A	Fixed 500 500 500 500 500 500 500 50	SOFR, subject to cap and floor No Mandatory No Non-convertible N/A
17 18 Ccc 18 Ccc Fu 20 Fu Cr 21 Ex No 23 Conve Conve 24 If d Conve 26 If d Conve 28 If d Conve 29 If d Conve 30 Write- Conve 31 If w Conve	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, conversion trigger (s) convertible, mandatory or optional conversion convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify instrument type converts into down feature write-down, write-down trigger (s)	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.90% No Mandatory No Non-councilative Non-convertible N/A	SOFR, subject to cap and floor No Mandatory No Non-convertible N/A
17 18 Ccc 18 Ccc Fu 20 Fu Ex 20 Fu Ex 21 Ex Ex 23 Convex Ex 24 If d Ex 25 If d Ex 26 If d 28 29 If d Ex 31 If w 32 33 If w 33	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence or a step up or other incentive to redeem norumulative or cumulative artible or non-convertible convertible, fully or partially convertible, fully or partially convertible, fully or partially convertible, sonversion rate convertible, specify instrument type convertible into convertible, specify instrument type convertis into down feature write-down, write-down trigger (s) write-down, permanent or temporary	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.90% No Mandatory Non-commutative Non-convertible N/A	SOFR, subject to cap and floor No Mandatory No Non-cumulative Non-convertible N/A
17 18 Ccc 18 Ccc Fu 20 Fu Cor 21 Ex Cor 23 Conve Conve 24 If of Cor 25 If of Cor 28 If of Cor 29 If of Cor 30 Write Cor 31 If w Cor 33 If w Cor 34 S4 S4	Fixed or floating dividend/coupon upon rate and any related index distence of a dividend stopper ally discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, expectly instrument type convertible into convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into down feature write-down, write-down trigger (s) write-down, partial Write-down, partial Write-down, premanent or temporary If temporary write-down, description of write-down mechanism	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.90% No Mandatory No-convertible N/A	SOFR, subject to cap and floor No Mandatory No Non-convertible N/A
17 17 18 Ccc 19 Ex 20 Fu 21 Ex 22 Nc 23 Convex 24 If d 25 If d 26 If d 27 If d 28 If d 29 Write-d 30 Write-d 31 If w 33 If w 34 Type	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, onversion trigger (s) convertible, nonversion rate convertible, conversion rate convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify instrument type (s) write-down, write-down trigger (s) write-down, unite-down trigger (s) write-down, permanent or temporary If temporary write-down, description of write-down mechanism of subordination	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.90% No Mandatory No Non-cumulative Non-convertible N/A	SOFR, subject to cap and floor No Mandatory No Non-comrulative Non-convertible N/A N/A
17 18 Ccc 18 Ccc Fu 20 Fu Convector 21 Ex Convector 23 Convector Convector 24 If of Convector 25 If of Convector 26 If of Convector 28 If of Convector 31 If w Convector 34 Convector Convector 34 Type Convector 35 Possitic Possitic	Fixed or floating dividend/coupon upon rate and any related index distance of a dividend stopper ully discretionary, partially discretionary or mandatory distance of a step up or other incentive to redeem norumulative or cumulative artible or non-convertible convertible, fully or partially convertible, fully or partially convertible, fully or partially convertible, specify instrument type convertible into convertible, specify instrument type convertible down feature write-down, write-down trigger (s) write-down, write-down trigger (s) write-down, germanent or temporary If temporary write-down, description of write-down mechanism of subordination of subordination	August 31, 2035(213.290%), August 31, 2036(226.090%) Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	Fixed 3.90% No Mandatory Non-commutative Non-commutative NA N/A U/A N/A N/A N/A N/A N/A N/A U/A U/A U/A U/A N/A U/A	SOFR, subject to cap and floor No Mandatory No Non-convertible N/A U/A V/A U/A N/A N/A N/A U/A U/A <
17 18 Cc 19 Ex 20 Fu 20 Fu 21 Ex 21 EX R0 23 23 Conve 24 If G 25 If G 28 If G 28 If G 28 If G 30 Write- 31 If W 32 If M 33 If W 34 Type 35 Positica 36 Non-cv 36 Non-cv	Fixed or floating dividend/coupon oupon rate and any related index distence of a dividend stopper ully discretionary, partially discretionary or mandatory distence of a step up or other incentive to redeem oncumulative or cumulative artible or non-convertible convertible, onversion trigger (s) convertible, nonversion rate convertible, conversion rate convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify instrument type convertible into down feature write-down, write-down trigger (s) write-down, unite-down discretion discretion of write-down mechanism of subordination	August 31, 2035(213.290%), August 31, 2036(226.090% Zero 6.00% Compounded and Paid at Maturity. No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.90% No Mandatory No Non-cumulative Non-convertible N/A	SOFR, subject to cap and floor No Mandatory No Non-comrulative Non-convertible N/A N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the b		
	Included in TLAC not included in regulatory cap		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	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			
Coupons/dividends			
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 liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	NA
	1903	19/73	19/73

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the ban		
	Included in TLAC not included in regulatory capita		
1 Issuer	Royal 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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	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			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	NA
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	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	NA
or in yes, speary non-compliant leatures	1903	19/73	0073

	Disclosure template 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-	N/A	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	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%)
	Coupons/dividends			
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

2 Uni 3 Go 3a Mea	suer ique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada					
2 Uni 3 Go 3a Mea	suer nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)						
2 Uni 3 Go 3a Mea	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Roval Bank of Canada					
3 Go 3a Mea			Royal Bank of Canada	Royal Bank of Canada			
3a Mea		XS2518128538	78014RGQ7	78014RGU8			
	overning law(s) of the instrument	Province of Ontario	New York	New York			
eliaii	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual			
	ible instruments governed by foreign law)						
	egulatory treatment						
	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
	nount 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)	No longer TLAC eligible (<365 days)			
	ar value of instrument	EUR 1	USD 17.25	USD 6			
10 Acc	counting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Ori	iginal date of issuance	15-Sep-22	15-Sep-22	15-Sep-22			
12 Per	erpetual or dated	Dated	Dated	Dated			
13	Original maturity date	15-Sep-30	15-Mar-24	15-Mar-24			
14 Iss	suer 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,	December 15, 2023(104.100%)				
		2029(103.350%)					
Co	pupons/dividends						
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			
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Co	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
	rite-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Ty	ype of subordination	Exemption	Exemption	Exemption			
35 Pos	sition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 No	on-compliant transitioned features	No	No	No			
37 lf y	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-	Contractual	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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,		December 16, 2023(104.200%), March 16,	
		2024(104.400%), March 15, 2025(104.400%)		2024(104.200%), June 16, 2024(104.200%)	
	Coupons/dividends				
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	
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	780086VS0	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-	Contractual	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	er
			20, 2026(105.000%), March 20, 2027(105.000%)	
	Coupons/dividends			
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
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.5	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(128.820%), September 28, 2027(134.580%), September 28, 2028(142.820%), September 28, 2028(142.820%), September 28, 2030(160.830%), September 28, 2031(170.680%), September 28, 2033(192.210%), September 28, 2033(192.210%), September 28, 2034(203.970%), September 28, 2035(216.450%), September 28, 2036(229.700%)	September 30, 2024(104.00%), September 30, 2025(104.00%), September 30, 2026(104.00%), September 30, 2027(104.00%), September 30, 2028(104.00%), September 30, 2029(104.00%), September 30, 2030(104.00%), September 30, 2031(104.00%), September 30, 2032(104.00%), September 30, 2033(104.00%)
	Coupons/dividends			
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 t	he bank		
	Included in TLAC not included in regulatory	capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 T	AC- Contractual	Contractual	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
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%)		
Coupons/dividends				
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 instrumen	t) Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by t			
	Included in TLAC not included in regulatory			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 TLA	C- N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	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%)	
Coupons/dividends			13, 2030(105.300%)	
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed	
17 Fixed or floating dividend/coupon 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 N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	NA	N/A	
32 If write-down, write-down ingger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A	
33 If write-down, rull of partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A N/A	
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption	
 34a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 	Unsubordinated	Unsubordinated	Unsubordinated	
35 Position in subordination hierarchy in inquidation (specify instrument type inmediately senior to instrument) 36 Non-compliant transitioned features	No	No	No	
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	NO N/A	NO N/A	NO N/A	
37 In yes, specify non-compliant leatures	IN/A	IN/A	IN/A	

Disclose	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the I				
	Included in TLAC not included in regulatory cap				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	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					
Coupons/dividends					
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		
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	Disclosu	re template for main features of regulatory capital instru	uments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 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%)			
	Coupons/dividends					
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-	Contractual	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	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			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	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	NA	NA
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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	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%)	
	Coupons/dividends				
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	

	Disclosu	re template for main features of regulatory capital				
		Other TLAC instruments issued directly by the ba				
	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-	Contractual	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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%)		
	Coupons/dividends					
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-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	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%),	January 28, 2024(106.000%), April 28, 2024(106.000%),	
			July 28, 2024(105.650%), October 28, 2024(105.650%),	July 28, 2024(106.000%), October 28, 2024(106.000%),	
			January 28, 2025(105.650%), April 28, 2025(105.650%),	January 28, 2025(106.000%), April 28, 2025(106.000%),	
			July 28, 2025(105.650%)	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%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.650%	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	
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	Disclosu	re template for main features of regulatory capital instr	uments			
	Other TLAC instruments issued directly by the bank					
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	Contractual	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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%),		January 31, 2024(105.500%), April 30, 2024(105.500%),		
		April 28, 2026(105.900%), October 28, 2026(105.900%),		July 31, 2024(105.500%)		
		April 28, 2027(105.900%)				
	Coupons/dividends					
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-	Contractual		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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%)		
	Coupons/dividends			
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		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not include	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539398938	XS2539415450		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 2.02	GBP 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	2-Nov-22	4-Nov-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	2-Nov-25	4-Nov-24		
14	Issuer call subject to prior supervisory approval	Yes	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%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float		
18	Coupon rate and any related index	5.40%	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	lf 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		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
35	Position in subordination merarchy in iquidation (specify instrument type inmediately senior to instrument)				
35 36	Non-compliant transitioned features	No	No		

		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issue		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	que identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2546750675	XS2546753000	XS2546753935
	rerning law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
eligibl	is by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- le instruments governed by foreign law)	N/A	N/A	N/A
	ulatory treatment			
	Transitional Basel III rules	N/A	N/A	N/A
5 F	Post-transitional Basel III rules	N/A	N/A	N/A
	Eligible at solo/group/group&solo	N/A	N/A	N/A
	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	ount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Parv	value of instrument	GBP 1	USD 1	GBP 3.25
10 Acco	ounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	inal date of issuance	7-Nov-22	10-Nov-22	11-Nov-22
12 Perp	petual or dated	Dated	Dated	Dated
13 0	Original maturity date	7-Nov-27	10-Nov-24	11-May-24
	er call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	November 7, 2024(105,980%)		February 11, 2024(105.000%)
		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%), February 226(105.980%), November 7, 2026(105.980%), February 7, 2027(105.980%), May 7, 2027(105.980%), August 7, 2027(105.980%)		
	ipons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
	Coupon rate and any related index	5.98%	SOFR, subject to cap and floor	5.00%
	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
	If convertible, fully or partially	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	e-down feature	No	No	No
	If write-down, write-down trigger (s)	N/A	N/A	N/A
	If write-down, full or partial	N/A	N/A	N/A
	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type	e of subordination	Exemption	Exemption	Exemption
	ition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-	-compliant transitioned features	No	No	No
07 16	es, specify non-compliant features	N/A	N/A	N/A

	Disclosur	e template for main features of regulatory capital instru	iments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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%),		May 16, 2028(106.250%), November 16,		
		August 15, 2024(105.500%)	2028(106.150%), May 16, 2029(106.150%)	2028(106.250%), May 16, 2029(106.250%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index		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		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	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	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	lf write-down, write-down trigger (s)		N/A	N/A		
32	If write-down, full or partial		N/A	N/A		
33	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	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)	XS2550936228	78014RJC5	78014RJD3	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	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,	2025(106.000%), May 18, 2026(106.000%), November	
			2024(105.600%), February 17, 2025(105.600%), May 17,	18, 2026(106.000%), May 18, 2027(106.000%)	
			2025(105.600%), August 17, 2025(105.600%)		
_	Coupons/dividends				
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, manuacity of optional conversion	N/A	N/A	N/A	
20	If convertible, specify instrument type convertible into	N/A	N/A	N/A N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, write-down angler (s)	N/A	N/A	N/A N/A	
33	If write-down, run or partial	N/A	N/A	N/A N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
31	in yes, speciny non-compliant reduces			N/A	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bar				
Included in TLAC not included in regulatory 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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9 Par value of instrument	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					
Coupons/dividends					
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	NA		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	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	NA		
or in yes, speary non-compliant reatures	1903	19/73	19073		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the ban			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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%)	
	Coupons/dividends				
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-	Contractual	Contractual	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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%)		
	Coupons/dividends				
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					
	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550945302	78014RJM3			
	Governing law(s) of the instrument	Province of Ontario	New York			
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	Contractual			
	nstruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
	Par value of instrument	GBP 1.8	USD 18.795			
	Accounting classification	Liability - fair value option	Liability - fair value option			
	Original date of issuance	30-Nov-22	30-Nov-22			
	Perpetual or dated	Dated	Dated			
13	Original maturity date	30-Nov-25	30-Nov-32			
	Issuer call subject to prior supervisory approval	Yes	Yes			
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable		November 30, 2024(106.000%) 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, 2030(106.000%), May 30, 2030(106.000%), November 30, 2031(106.000%), May 30, 2031(106.000%), November 30, 2031(106.000%), May 30, 2032(106.000%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed			
18	Coupon rate and any related index	SONIA, subject to cap and floor	6.00%			
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	lf 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			
	Type of subordination	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
	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 ba				
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)	XS2550945138	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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	GBP 1.4	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%)				
Coupons/dividends					
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		
or remaining and the second seco	No	No	No		
37 If yes, specify non-compliant features	N/A	NA	NA		
	19/73	1977	1903		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the ban			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	2.24	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				
Coupons/dividends				
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)	NA	N/A	NA	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	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	NA	N/A	
or in yes, speary non-compliant reatures	1903	19/73	19/3	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the ba				
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)	XS2558555228	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-	N/A	Contractual	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 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%)			
Coupons/dividends					
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	NA	NA	NA		
or in yes, speary non-writipliant leatures	INA.		11/7		

	Disclosure template 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-	Contractual	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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,	March 15, 2025(105.650%), June 15, 2025(105.650%),	March 14, 2024(105.000%), June 14, 2024(105.000%),
		2025(106.000%), June 15, 2026(106.000%), December	September 15, 2025(105.650%), December 15,	September 14, 2024(105.000%), December 14,
		15, 2026(106.000%), June 15, 2027(106.000%),	2025(105.650%), March 15, 2026(105.650%), June 15,	2024(105.000%), March 14, 2025(105.000%), June 14,
		December 15, 2027(106.000%), June 15,	2026(105.650%), September 15, 2026(105.650%),	2025(105.000%), September 14, 2025(105.000%),
		2028(106.000%), December 15, 2028(106.000%), June 15, 2029(106.000%), December 15, 2029(106.000%),	December 15, 2026(105.650%), March 15,	December 14, 2025(105.000%), March 14,
		June 15, 2030(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), December 15,	2027(105.650%), June 15, 2027(105.650%), September 15, 2027(105.650%)	2026(105.000%), June 14, 2026(105.000%), September 14, 2026(105.000%)
		2030(106.000%), June 15, 2031(106.000%), December	15, 2027(105.050%)	14, 2020(105.000%)
		15, 2031(106.000%), June 15, 2031(106.000%), December		
		10, 2001(100.000 %), build 10, 2002(100.000 %)		
	Coupons/dividends			
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)	78014RJR2	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-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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%)			
17	Coupons/dividends 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	
10	Existence of a dividend stopper	5.50% No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	Existence of a step up or other incentive to redeem	No	No	No	
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative				
22		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 26	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	
	If convertible, conversion rate				
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	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 37	Non-compliant transitioned features	No	No	No	
	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 b				
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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 1	USD 1	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					
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Float	Float		
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	NA	N/A	N/A		
or in yes, speary non-compliant features	1903	1903	19/1		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the b			
	Included in TLAC not included in regulatory cap	ital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2558545187	XS2558542085	XS2558541434	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 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%) 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%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Fixed	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	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	XS2558543133	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-	N/A	N/A	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	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%)	
Coupons/dividends				
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	NA	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	NA	NA	NA	
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	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	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-	Contractual	Contractual	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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%)		
	Coupons/dividends					
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)	XS2558565532	XS2558550690	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	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 2.5	USD 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%)	
	Coupons/dividends				
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-	Contractual	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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	
13	Issuer call subject to prior supervisory approval	Yes	To-Jui-25 Yes	Yes	
14	Optional call date, contingent call dates and redemption amount		January 18, 2024(105.300%)	January 18, 2025(106.000%)	
15	Subsequent call dates, if applicable	January 17, 2024(105.250%) April 17, 2024(105.250%)	April 18, 2024(105.300%), July 18, 2024(105.300%),	July 18, 2025(106.000%), January 18, 2026(106.000%),	
			October 18, 2024(105.300%), January 18, 2025(105.300%), April 18, 2025(105.300%)	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, 2031(106.000%), July 18, 2031(106.000%), January 18, 2031(106.000%), July 18, 2031(106.000%), January 18, 2032(106.000%), July 18, 2032(106.000%)	
	Coupons/dividends				
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	NA	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
34a 35			Unsubordinated		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	No	Unsubordinated No	
		N/A	N/A	NO N/A	
37	If yes, specify non-compliant features	IN/A	N/A	IN/A	

		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Is	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 U	Jnique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKF6	XS2570626601	XS2570634456
3 G	Soverning law(s) of the instrument	New York	Province of Ontario	Province of Ontario
	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- gible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	Par value of instrument	USD 11.702	EUR 2.6	EUR 1
		Liability - fair value option	Liability - fair value option	Liability - fair value option
	Driginal date of issuance	18-Jan-23	19-Jan-23	19-Jan-23
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jan-28	19-Jul-24	19-Jul-26
	ssuer call subject to prior supervisory approval	Yes	Yes	Yes
14 IS	Optional call date, contingent call dates and redemption amount	January 18, 2025(105.450%)	100	100
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%)		
С	Coupons/dividends			
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
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	Vrite-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	Type of subordination	Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		onsuboraniated		
35 P	Ion-compliant transitioned features	No	No	No

		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issue		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	ue identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKG4	780086WH3	780086WJ9
	erning law(s) of the instrument	New York	Province of Ontario	Province of Ontario
	s by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- e instruments governed by foreign law)	Contractual	N/A	N/A
	ulatory treatment			
	ransitional Basel III rules	N/A	N/A	N/A
5 P	Post-transitional Basel III rules	N/A	N/A	N/A
6 E	ligible at solo/group/group&solo	N/A	N/A	N/A
7 In	nstrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amou	unt recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	value of instrument	USD 10.818	11.432	13.185
10 Accor	unting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	nal date of issuance	23-Jan-23	24-Jan-23	24-Jan-23
	etual or dated	Dated	Dated	Dated
	Driginal maturity date	23-Jan-31	24-Jan-28	24-Jan-28
	er call subject to prior supervisory approval	Yes	Yes	Yes
	Detional call date, contingent call dates and redemption amount	January 23, 2025(105.500%)	January 24, 2025(105.050%)	January 24, 2025(105.200%)
	Subsequent call dates, if applicable	July 23, 2025(105.500%), January 23, 2026(105.500%),	July 24, 2025(105.050%), January 24, 2026(105.050%),	July 24, 2025(105.200%), January 24, 2026(105.200%),
		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, 2028(105.500%), July 23, 2029(105.500%), January 23, 2030(105.500%), July 23, 2030(105.500%)	July 24, 2026(105.050%), January 24, 2027(105.050%), July 24, 2027(105.050%)	July 24, 2026(105.200%), January 24, 2027(105.200%), July 24, 2027(105.200%)
	pons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index	5.50%	5.05%	5.20%
	Existence of a dividend stopper	No	No	No
	ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	xistence of a step up or other incentive to redeem	No	No	No
	Ioncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	f convertible, conversion trigger (s)	N/A	N/A	N/A
	f convertible, fully or partially	N/A	N/A	N/A
	f convertible, conversion rate	N/A	N/A	N/A
	f convertible, mandatory or optional conversion	N/A	N/A	N/A
	f convertible, specify instrument type convertible into	N/A	N/A	N/A
	f convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	e-down feature	No	No	No
	f write-down, write-down trigger (s)	N/A	N/A	N/A
	f write-down, full or partial	N/A	N/A	N/A
	write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type	e of subordination	Exemption	Exemption	Exemption
	tion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-0	compliant transitioned features	No	No	No
37 If ves	s. specify non-compliant features	N/A	N/A	N/A

		Other TLAC instruments issued directly by th		
		Included in TLAC not included in regulatory c		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2570636584	XS2570636741	78014RKM1
	g law(s) of the instrument	Province of Ontario	Province of Ontario	New York
eligible instr	which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- ruments governed by foreign law)	N/A	N/A	Contractual
	y treatment			
	itional Basel III rules	N/A	N/A	N/A
5 Post-tr	ransitional Basel III rules	N/A	N/A	N/A
	e at solo/group/group&solo	N/A	N/A	N/A
	ment type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	ecognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of the second s	of instrument	USD 1.5	USD 1.5	USD 5.32
	g classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	ate of issuance	27-Jan-23	27-Jan-23	27-Jan-23
12 Perpetual	or dated	Dated	Dated	Dated
13 Origina	al maturity date	27-Jan-28	27-Jan-28	27-Jan-28
14 Issuer call	l subject to prior supervisory approval	Yes	Yes	Yes
15 Option	nal call date, contingent call dates and redemption amount			January 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%)
Coupons/c				
	ixed or floating dividend/coupon	Float	Float	Fixed
	on rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	5.00%
	nce of a dividend stopper	No	No	No
	discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	nce of a step up or other incentive to redeem	No	No	No
22 Noncu	imulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible	le or non-convertible	Non-convertible	Non-convertible	Non-convertible
	vertible, conversion trigger (s)	N/A	N/A	N/A
	vertible, fully or partially	N/A	N/A	N/A
	vertible, conversion rate	N/A	N/A	N/A
27 If conv	vertible, mandatory or optional conversion	N/A	N/A	N/A
28 If conv	vertible, specify instrument type convertible into	N/A	N/A	N/A
	vertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down	/n feature	No	No	No
31 If write	e-down, write-down trigger (s)	N/A	N/A	N/A
32 If write	e-down, full or partial	N/A	N/A	N/A
33 If write	e-down, permanent or temporary	N/A	N/A	N/A
34 If te	temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of su		Exemption	Exemption	Exemption
	n subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-comp	pliant transitioned features	No	No	No
27 If yoo one	cify 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-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	150.0	USD 9.161	USD 92.001	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		27-Jan-23	31-Jan-23	31-Jan-23	
12		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%)	
	Coupons/dividends				
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	5.05%	5.20%	
		coupon 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		N/A	N/A	N/A	
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Disc	Disclosure template 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)	78014RKK5	XS2570641402	78014RKN9				
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				
Regulatory treatment							
4 Transitional Base III rules	N/A	N/A	N/A				
5 Post-transitional Basel III rules	N/A	N/A	N/A				
6 Eligible at solo/group/group&solo	N/A	N/A	N/A				
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 14.035	USD 2	USD 5.38				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	31-Jan-23	1-Feb-23	31-Jan-23				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	31-Jan-25	1-Feb-28	31-Jul-25				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount	January 31, 2024(105.100%)	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%)				
Coupons/dividends							
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed				
18 Coupon rate and any related index	5.10%	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)	780086WM2	XS2564035280	XS2564043896	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	2.0	EUR 36	USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7-Feb-23	7-Feb-23	10-Feb-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	7-Feb-28	7-Feb-38	10-Feb-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		February 7, 2027(126.000000%),	February 10, 2024(105.020%)	
	Subsequent call dates, if applicable		February 7, 2028(132.50000%), February 7, 2029(139.00000%), February 7, 2030(145.500000%), February 7, 2031(152.00000%), February 7, 2032(158.500000%), February 7, 2033(165.00000%), February 7, 2034(171.500000%), February 7, 2035(178.000000%), February 7, 2036(184.500000%), February 7, 2037(191.000000%), February 7, 2038(197.500000%)	February 10, 2025(105.020%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed-Float	Zero	Fixed	
18	Coupon rate and any related index	Y1: 7.00% Y2-5: 3-month CDOR + 0.50%, subject to coupon floor	6.50% Compounded and Paid at Maturity.	5.02%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments 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)	XS2564044357	78014RKS8	78014RKQ2	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 5	USD 6.945	USD 23.723	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	13-Feb-23	14-Feb-23	14-Feb-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	13-May-24	14-Feb-25	14-Feb-31	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 13, 2024(104.50%)	February 14, 2024(105.050%)	February 14, 2026(105.250%)	
16	Subsequent call dates, if applicable		May 14, 2024(105.050%), August 14, 2024(105.050%), November 14, 2024(105.050%)	August 14, 2026(105.250%), February 14, 2027(105.250%), August 14, 2027(105.250%), February 14, 2028(105.250%), August 14, 2028(105.250%), February 14, 2029(105.250%), August 14, 2029(105.250%), February 14, 2030(105.250%), August 14, 2030(105.250%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.50%	5.05%	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)	CA009A82XYZ8	78014RKT6	78014RKU3	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 20	USD 7.652	USD 3.692	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	15-Feb-23	15-Feb-23	17-Feb-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	15-Feb-38	15-Feb-28	17-Feb-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 15, 2028(104.650%)	February 15, 2024(105.100%) May 15, 2024(105.100%), August 15, 2024(105.100%),	February 15, 2024(105.100%) May 15, 2024(105.100%), August 15, 2024(105.100%),	
			November 15, 2024(105.100%), February 15, 2025(105.100%), May 15, 2025(105.100%), May 15, 2025(105.100%), August 15, 2025(105.100%), February 15, 2026(105.100%), May 15, 2026(105.100%), August 15, 2026(105.100%), November 15, 2026(105.100%), February 15, 2027(105.100%), May 15, 2027(105.100%), August 15, 2027(105.100%), November 15, 2027(105.100%), Comparison 15, 2027(105.100%), November 15, 2027(105.100\%), November 15	November 15, 2024(105.100%), February 15, 2025(105.100%), May 15, 2025(105.100%), August 15, 2025(105.100%), November 15, 2025(105.100%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.65%	5.10%	5.10%	
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)	780086WN0	780086WP5	XS2581402737		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	4.373	2.235	USD 0.8		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	17-Feb-23	17-Feb-23	20-Feb-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	17-Feb-28	17-Feb-28	20-Feb-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 17, 2025(104.600%)	February 17, 2025(104.950%)			
16	Subsequent call dates, if applicable	August 17, 2025(104.600%), February 17,	August 17, 2025(104.950%), February 17,			
		2026(104.600%), August 17, 2026(104.600%), February				
		17, 2027(104.600%), August 17, 2027(104.600%)	17, 2027(104.950%), August 17, 2027(104.950%)			
_	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float		
18	Coupon rate and any related index	4.60%	4.95%	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		
		NA	N/A	N/A		
37	If ves, specify non-compliant features					

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKW9	XS2581407611	XS2581407967	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 13.274	CAD 1	CAD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Feb-23	22-Feb-23	22-Feb-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	22-Feb-33	22-Feb-28	22-Feb-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 22, 2028(105.250%)	February 22, 2025(105.200%)	February 22, 2025(105.500%)	
16	Subsequent call dates, if applicable	August 22, 2028(105.250%), February 22,	August 22, 2025(105.200%), February 22,	August 22, 2025(105.500%), February 22,	
			2026(105.200%), August 22, 2026(105.200%), February 22, 2027(105.200%), August 22, 2027(105.200%)	2026(105.500%), August 22, 2026(105.500%), February 22, 2027(105.500%), August 22, 2027(105.500%), February 22, 2028(105.500%), August 22, 2028(105.500%), February 22, 2029(105.500%), August 22, 2029(105.500%), February 22, 2030(105.500%), August 22, 2030(105.500%), February 22, 2031(105.500%), February 22, 2032(105.500%), August 22, 2032(105.500%)	
47	Coupons/dividends	F ¹ 1	P ¹		
17	Fixed or floating dividend/coupon	Fixed 5.25%	Fixed	Fixed	
18	Coupon rate and any related index		5.20%	5.55%	
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)	XS2581407702	XS2581403974	78014RLE8	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	Contractual	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1	USD 1.5	USD 3.6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Feb-23	23-Feb-23	23-Feb-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	22-Feb-30	23-Feb-26	23-Feb-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 22, 2025(105.350%)		February 23, 2026(105.200%)	
16	Subsequent call dates, if applicable	August 22, 2025(105.350%), February 22, 2026(105.350%), August 22, 2026(105.360%), February 22, 2027(105.350%), August 22, 2027(105.350%), February 22, 2028(105.350%), August 22, 2028(105.350%), February 22, 2029(105.350%), August 22, 2029(105.350%)		May 23, 2026(105.200%), August 23, 2026(105.200%), November 23, 2026(105.200%), February 23, 2027(105.200%), May 23, 2027(105.200%), August 23, 2027(105.200%), November 23, 2027(105.200%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18	Coupon rate and any related index	5.35%	SOFR, 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)	78014RLB4	78014RKZ2	78014RLA6		
3	Governing law(s) of the instrument	New York	New York	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3	USD 3.991	USD 5.053		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	27-Feb-23	28-Feb-23	28-Feb-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	27-Feb-26	28-Aug-24	28-Feb-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 27, 2024(105.200%)	February 28, 2024(105.150%)	February 28, 2024(105.200%)		
16	Subsequent call dates, if applicable	May 27, 2024(105.200%), August 27, 2024(105.200%), November 27, 2024(105.200%), February 27, 2025(105.200%), May 27, 2025(105.200%), August 27, 2025(105.200%), November 27, 2025(105.200%)	May 28, 2024(105.150%)	May 28, 2024(105.200%), August 28, 2024(105.200%), November 28, 2024(105.200%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5.20%	5.15%	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)	XS2581407298	XS2581407371	78014RLD0		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 2	GBP 2	USD 3.456		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	28-Feb-23	28-Feb-23	28-Feb-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	28-Aug-24	28-Feb-25	28-Feb-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount			February 28, 2026(105.300%)		
16	Subsequent call dates, if applicable			August 28, 2026(105.300%), February 28, 2027(105.300%), August 28, 2027(105.300%), February 28, 2028(105.300%), August 28, 2028(105.300%), February 28, 2029(105.300%), August 28, 2029(105.300%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float	Fixed		
18	Coupon rate and any related index	SONIA, subject to cap and floor	SONIA, 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 Iss	suer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Ur	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLF5	780086WR1	780086WS9	
3 Go	overning law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a Mea	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
elig	ible instruments governed by foreign law)				
Re	egulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 An	nount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Pa	ar value of instrument	USD 2.109	2.0	7.165	
10 Ac	ccounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
	riginal date of issuance	28-Feb-23	1-Mar-23	2-Mar-23	
12 Pe	erpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-Feb-28	1-Mar-33	2-Mar-26	
14 Iss	suer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 28, 2024(105.250%)	March 1, 2025(105.450%)	March 2, 2024(105.200%)	
16	Subsequent call dates, if applicable	May 28, 2024(105.250%), August 28, 2024(105.250%),	September 1, 2025(105.450%), March 1,	March 2, 2025(105.200%)	
		November 28, 2024(105.250%), February 28,	2026(105.450%), September 1, 2026(105.450%), March		
		2025(105.250%), May 28, 2025(105.250%), August 28,	1, 2027(105.450%), September 1, 2027(105.450%),		
		2025(105.250%), November 28, 2025(105.250%),	March 1, 2028(105.450%), September 1,		
		February 28, 2026(105.250%), May 28, 2026(105.250%),			
		August 28, 2026(105.250%), November 28,	1, 2029(105.450%), March 1, 2030(105.450%),		
		2027(105.250%), August 28, 2027(105.250%), November			
		28, 2027(105.250%)	1, 2032(105.450%), September 1, 2032(105.450%)		
0	pupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	5.45%	5.20%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
20	Existence of a step up or other incentive to redeem	No	No	No	
21	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
	noncemerative of cemerative	Non-convertible	Non-convertible	Non-convertible	
		N/A	N/A	N/A	
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	
25	If convertible, tuily or partially	N/A N/A	N/A N/A	N/A N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 30 W	If convertible, specify issuer of instrument it converts into rite-down feature	N/A No	N/A	N/A No	
			No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
		Exemption	Exemption	Exemption	
	position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	on-compliant transitioned features	No	No	No	
37 lf y	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)	780086WW0	XS2581411050	780086WU4	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	3.0	EUR 1.5	USD 3.373	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	2-Mar-23	7-Mar-23	7-Mar-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	2-Mar-38	7-Mar-26	7-Mar-33	
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	March 2, 2028(105.650%) September 2, 2028(105.650%), March 2,		March 7, 2025(106.150%) September 7, 2025(106.150%), March 7,	
	2029(105.650%), September 2, 2029(105.650%), March 2, 2030(105.650%), September 2, 2030(105.650%), March 2, 2031(105.650%), September 2, 2031(105.650%), March 2, 2032(105.650%), September 2, 2032(105.650%), March 2, 2033(105.650%), September 2, 2033(105.650%), September 2, 2034(105.650%), March 2, 2035(105.650%), September 2, 2035(105.650%), March 2, 2036(105.650%), September 2, 2036(105.650%), March 2, 2037(105.650%), September 2, 2037(105.650%)		2026(106.150%), September 7, 2026(106.150%), March 7, 2027(106.150%), September 7, 2027(106.150%), March 7, 2028(106.150%), September 7, 2028(106.150%), March 7, 2029(106.150%), September 7, 2029(106.150%), March 7, 2030(106.150%), September 7, 2031(106.150%), September 7, 2031(106.150%), March 7, 2032(106.150%), September 7, 2032(106.150%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18 Coupon rate and any related index	5.65%	EURIBOR, subject to cap and floor	6.15%	
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 cap	ital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581412371	XS2581412454	78014RLG3		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a		N/A	N/A	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 2.19	GBP 1.683	USD 3.125		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	8-Mar-23	8-Mar-23	10-Mar-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	8-Sep-24	8-Sep-24	10-Mar-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount			March 10, 2025(105.250%)		
16	Subsequent call dates, if applicable			June 10, 2025(105.250%), September 10,		
				2025(105.250%), December 10, 2025(105.250%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float	Fixed		
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	SONIA, subject to cap and floor	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		
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Other Tuck instruments issued directly by the bank Included in TLAC instruments issued directly by the bank Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 1 Issuer Canada Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 3 Coverning law(a) of the instrument 780068WT 780068WT 780068WT 3 Governing law(a) of the instrument NA Contractual 4 Tonstoned Social Task of the instrument NA Contractual 8 Regulatory reasment NA NA Contractual 4 Tonstoned Basel III rules NA NA NA NA 5 Post-transitional Basel III rules NA NA NA NA 6 Eigheight a tologinoup/inpus/solia NA NA NA NA 7 Instrument type (types to be specified by Lirisdiction) NA Amount reaginat in rule a colspronup/inpus/solia NA Amount reagination rule date or rule a colspronup/inpus/solia NA Amount reaginat in rule a colspronup/inpus/solia NA Amount rule a colspronup/inpus/solia <t< th=""><th colspan="5">Disclosure template for main features of regulatory capital instruments</th></t<>	Disclosure template for main features of regulatory capital instruments					
1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 2 Unique indeffer (gc USP), SN, or Bioomberg identifier for yrabe placement) 780086WV2 780086WV2 780086WV3 3 Governing law(s) of the instrument Province of Ontario New York. Na all Means by which enforceability requirement of Section 13 of the TLAC Term Sheel is achieved (for other TLAC. NA NA Contractual 4 Transitional Basel II rules NA NA NA NA 5 Post-transitional Basel II rules NA NA NA NA 6 Eligible at solicyrophycingdedid Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments 7 Instrument type (types to be specified by jurisdiction) Other TLAC only NBA NA NA 9 Provide recognised in regulatory capial (Currercy in millions, as of most recent reporting date) Other TLAC only NBA-23 ID-Mar 23 ID-Mar 24 10 Accounting classification Idate for supervisory approval Idate for supervisory approval Idatefor flassification						
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21 Existence of a step up or other incentive to redeem No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-cumulative Non-cumulative Non-cumulative 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A 28 If convertible, specify instrument it converts into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A						
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29 If convertible, specify issuer of instrument it converts into N/A 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 N/A						
33 If write-down, permanent or temporary N/A N/A N/A						
34 If temporary write-down, description of write-down mechanism N/A N/A N/A						
34a Type of subordination Exemption Exemption						
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 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)	780086WY6	78014RLQ1	78014RLP3	
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	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	2.0	USD 80	USD 2.46	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	13-Mar-23	13-Mar-23	15-Mar-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	13-Mar-28	13-Mar-30	15-Mar-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 13, 2025(105.150%)		March 15, 2025(105.550%)	
16	Subsequent call dates, if applicable	September 13, 2025(105.150%), March 13, 2026(105.150%), September 13, 2026(105.150%), September 13, 2027(105.150%), September 13, 2027(105.150%)		June 15, 2025(105.550%), September 15, 2025(105.550%), March 15, 2025(105.550%), June 15, 2025(105.550%), March 15, 2026(105.550%), June 15, 2026(105.550%), March 15, 2027(105.550%), March 15, 2027(105.550%), June 15, 2027(105.550\%), June 15, 202	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18	Coupon rate and any related index	5.15%	SOFR, subject to cap and floor	5.55%	
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				
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)	78014RLM0	78014RLL2	XS2581429771		
3 Governing law(s) of the instrument	New York	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	achieved (for other TLAC- Contractual	Contractual	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent repo			N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 3.492	USD 3.4	EUR 2		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	15-Mar-23	15-Mar-23	16-Mar-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	15-Mar-33	15-Mar-30	16-Mar-28		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	March 15, 2025(105.850%)	March 15, 2026(105.550%)			
16 Subsequent call dates, if applicable	September 15, 2025(105.850%),				
		2026(105.850%), March 2027(105.550%), September 15, 2027	7(105.550%), March		
	15, 2027(105.850%), September	15, 2027(105.850%), 15, 2028(105.550%), September 15, 2			
	March 15, 2028(105.850%), Sept		per 15,		
		(105.850%), September 2029(105.550%)			
	15, 2029(105.850%), March 15, 2				
	September 15, 2030(105.850%),				
	2031(105.850%), September 15,				
	15, 2032(105.850%), September	15, 2032(105.850%)			
Coupons/dividends		El	Elt		
17 Fixed or floating dividend/coupon	Fixed	Fixed 5.55%	Float		
18 Coupon rate and any related index 19 Existence of a dividend stopper	5.85%		EURIBOR, subject to cap and floor		
	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediate)		Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	No N/A		

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLK4	78014RLJ7	XS2581431595		
3	Governing law(s) of the instrument	New York	New York	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	Contractual	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 2.050	USD 6.347	USD 1.905		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	16-Mar-23	16-Mar-23	22-Mar-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	16-Mar-26	16-Sep-24	22-Mar-28		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	March 16, 2024(105.550%)	March 16, 2024(105.400%)	March 22, 2026(105.700%)		
16	Subsequent call dates, if applicable	June 16, 2024(105.550%), September 16, 2024(105.550%), December 16, 2024(105.550%), March 16, 2025(105.550%), June 16, 2025(105.550%), September 16, 2025(105.550%), December 16, 2025(105.550%)	June 16, 2024(105.400%)	March 22, 2027(105.700%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5.55%	5.40%	5.70%		
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 unulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	NA	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bar					
	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)	XS2596463161	XS2581410672	780086WZ3			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
	eligible instruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 0.925	EUR 1.060	2.5			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	24-Mar-23	28-Mar-23	28-Mar-23			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	24-Mar-25	28-Mar-31	28-Mar-28			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount			March 28, 2025(104.400%)			
16	Subsequent call dates, if applicable			September 28, 2025(104.400%), March 28, 2026(104.400%), September 28, 2026(104.400%), March			
				28, 2027(104.400%), September 28, 2027(104.400%)			
	Coupons/dividends						
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	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)	78014RLU2	XS2581437105	78014RLV0		
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)	Contractual	N/A	Contractual		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2.11	USD 7.0	USD 3.018		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance		29-Mar-23	30-Mar-23		
12	Perpetual or dated		Dated	Dated		
13	Original maturity date		25-Mar-27	30-Mar-28		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		March 25, 2026(105.060%)	March 30, 2025(105.400%)		
16	Subsequent call dates, if applicable	September 28, 2025(105.650%), March 28, 2026(105.650%), September 28, 2026(105.650%), March 28, 2027(105.650%), September 28, 2027(105.650%), March 28, 2028(105.650%), September 28, 2028(105.650%), March 28, 2029(105.650%), September 28, 2029(105.650%)	September 25, 2026(105.060%)	June 30, 2025(105.400%), September 30, 2025(105.400%), December 30, 2025(105.400%), March 30, 2026(105.400%), June 30, 2026(105.400%), September 30, 2026(105.400%), December 30, 2026(105.400%), March 30, 2027(105.400%), June 30, 2027(105.400%), September 30, 2027(105.400%), December 30, 2027(105.400%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index		5.06%	5.40%		
19	Existence of a dividend stopper		No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into		N/A	N/A		
29	If convertible, specify issuer of instrument it converts into		N/A	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		
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
35	Non-compliant transitioned features		No	No		
30	If yes, specify non-compliant features		N/A	NO N/A		
31	n yes, speary non-comprised lealures			IVA		

	Disclosure template 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)	780086XA7	78014RLY4	780086XC3		
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-	Contractual	Contractual	Contractual		
	eligible instruments governed by foreign law)			-		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4.0	USD 1.42	2.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Mar-23	30-Mar-23	3-Apr-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	30-Mar-25	30-Mar-33	3-Apr-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	March 30, 2025(105,780%)	March 30, 2025(105.650%)	April 3, 2028(105.000%)		
16	Subsequent call dates, if applicable	September 30, 2025(105.780%), March 30,	September 30, 2025(105.650%), March 30,	October 3, 2028(105.000%), April 3, 2029(105.000%),		
	Cabooquori, can actoo, n'approvable	2026(105.780%), September 30, 2026(105.780%), March				
		30, 2027(105.780%), September 30, 2027(105.780%),	30, 2027(105.650%), September 30, 2027(105.650%),	October 3, 2030(105.000%), April 3, 2031(105.000%),		
		March 30, 2028(105.780%), September 30,	March 30, 2028(105.650%), September 30,	October 3, 2031(105.000%), April 3, 2032(105.000%),		
		2028(105.780%), March 30, 2029(105.780%), September				
		30, 2029(105.780%), March 30, 2030(105.780%),	30, 2029(105.650%), March 30, 2030(105.650%),	,,		
		September 30, 2030(105.780%), March 30,	September 30, 2030(105.650%), March 30,			
		2031(105.780%), September 30, 2031(105.780%), March	2031(105.650%), September 30, 2031(105.650%), March	1		
		30, 2032(105.780%), September 30, 2032(105.780%)	30, 2032(105.650%), September 30, 2032(105.650%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5.78%	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		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	lf write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	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 ves, specify non-compliant features	N/A	N/A	N/A		
5.			1			

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XD1	78014RLX6	780086XE9		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	5.0	USD 10	1.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	4-Apr-23	5-Apr-23	6-Apr-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	Dated	5-Apr-30	6-Apr-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 4, 2028(105.250%)	163	April 6, 2025(105.430%)		
16	Subsequent call dates, if applicable	October 4, 2028(105.250%), April 4, 2029(105.250%), October 4, 2029(105.250%), April 4, 2030(105.250%), October 4, 2030(105.250%), April 4, 2031(105.250%), October 4, 2031(105.250%), April 4, 2032(105.250%), October 4, 2032(105.250%)		October 6, 2025(105 430%), April 6, 2026(105 430%), October 6, 2026(105 430%), April 6, 2027(105 430%), October 6, 2027(105 430%), April 6, 2028(105 430%), October 6, 2029(105 430%), April 6, 2029(105 430%), October 6, 2029(105 430%), April 6, 2030(105 430%), October 6, 2030(105 430%), April 6, 2031(105 430%), October 6, 2031(105 430%), April 6, 2032(105 430%), October 6, 2032(105 430%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed		
18	Coupon rate and any related index	5.25%	SOFR, subject to floor	5.43%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	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		

		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)	780086XF6	780086XG4	XS2581441123
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	10.106	2.0	AUD 13.300
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Apr-23	11-Apr-23	11-Apr-23
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Apr-33	11-Apr-25	27-Mar-30
		Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(105.420%)	April 11, 2024(104.850%)	June 27, 2029(104.720%)
16	Subsequent call dates, if applicable	October 6, 2026(105.420%), April 6, 2027(105.420%),	October 11, 2024(104.850%)	September 27, 2029(104.720%), December 27,
		October 6, 2027(105.420%), April 6, 2028(105.420%),	. , . (,	2029(104.720%)
		October 6, 2028(105.420%), April 6, 2029(105.420%),		
		October 6, 2029(105.420%), April 6, 2030(105.420%),		
		October 6, 2030(105.420%), April 6, 2031(105.420%),		
		October 6, 2031(105.420%), April 6, 2032(105.420%),		
		October 6, 2032(105.420%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.42%	4.85%	4.72%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or unulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify insurance type convertible into	N/A	N/A	N/A
	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	NA	NA	N/A
32	If write-down, full or partial	NA	N/A	N/A
32 33	If write-down, permanent or temporary	N/A N/A	N/A	N/A N/A
33 34	If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A N/A
	Type of subordination	Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A

		Other TLAC instruments issued directly by th		
		Included in TLAC not included in regulatory of		
1 Issue		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	ue identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596477898	78014RMB3	78014RMC1
	erning law(s) of the instrument	Province of Ontario	New York	New York
eligible	s by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- e instruments governed by foreign law)	N/A	Contractual	Contractual
	ulatory treatment			
	Fransitional Basel III rules	N/A	N/A	N/A
5 P	Post-transitional Basel III rules	N/A	N/A	N/A
	Eligible at solo/group/group&solo	N/A	N/A	N/A
	nstrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	unt recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par v	value of instrument	EUR 1.4	USD 2.425	USD 2.060
10 Accor	ounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Origir	inal date of issuance	12-Apr-23	17-Apr-23	17-Apr-23
12 Perpe	etual or dated	Dated	Dated	Dated
13 0	Driginal maturity date	12-Apr-26	17-Apr-30	17-Apr-28
14 Issue	er call subject to prior supervisory approval	Yes	Yes	Yes
	Dptional call date, contingent call dates and redemption amount		April 17, 2025(105.500%)	April 17, 2025(105.200%)
16 S	Subsequent call dates, if applicable		October 17, 2025(105.500%), April 17, 2026(105.500%), October 17, 2026(105.500%), April 17, 2027(105.500%), October 17, 2027(105.500%), April 17, 2028(105.500%), October 17, 2028(105.500%), April 17, 2029(105.500%), October 17, 2029(105.500%)	July 17, 2025(105.200%), October 17, 2025(105.200%), January 17, 2026(105.200%), April 17, 2026(105.200%), July 17, 2026(105.200%), October 17, 2026(105.200%), January 17, 2027(105.200%), April 17, 2027(105.200%), July 17, 2027(105.200%), October 17, 2027(105.200%), January 17, 2028(105.200%),
	pons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
	Coupon rate and any related index	EURIBOR, subject to cap and floor	5.50%	5.20%
	Existence of a dividend stopper	No	No	No
	ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	f convertible, conversion trigger (s)	N/A	N/A	N/A
	f convertible, fully or partially	N/A	N/A	N/A
	f convertible, conversion rate	N/A	N/A	N/A
27 lf	f convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If	f convertible, specify instrument type convertible into	N/A	N/A	N/A
	f convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	e-down feature	No	No	No
	f write-down, write-down trigger (s)	N/A	N/A	N/A
32 If	f write-down, full or partial	N/A	N/A	N/A
33 If	f write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type	e of subordination	Exemption	Exemption	Exemption
	tion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-0	compliant transitioned features	No	No	No
37 If ves	s. 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 th				
		Included in TLAC not included in regulatory of				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596476064	78014RME7	78014RMD9		
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		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 10	USD 10.4	USD 4.181		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	17-Apr-23	17-Apr-23	18-Apr-23		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	17-Apr-28	17-Oct-24	18-Apr-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	105	July 17, 2024(105.080%)	April 18, 2026(105.550%)		
16	Subsequent call dates, if applicable			October 18, 2026(105.550%), April 18, 2027(105.550%), October 18, 2027(105.550%), April 18, 2028(105.550%), October 18, 2028(105.550%), April 18, 2029(105.550%), October 18, 2029(105.550%), April 18, 2030(105.550%), October 18, 2030(105.550%), April 18, 2031(105.550%), October 18, 2031(105.550%), April 18, 2032(105.550%), October 18, 2032(105.550%), April 18, 2032(105.550%), October 18, 2032(105.550%)		
47	Coupons/dividends		Photo 1	Phase 4		
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed		
18	Coupon rate and any related index	SONIA, subject to cap and floor	5.08%	5.55%		
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)	78014RMH0	780086XK5	78014RGQ7		
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		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4.264	5.0	USD 17.25		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	20-Apr-23	20-Apr-23	15-Sep-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	20-Apr-26	20-Apr-28	15-Mar-24		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 20, 2024(105.200%)	April 20, 2025(110.460%)	September 15, 2023(104.100%)		
16	Subsequent call dates, if applicable	July 20, 2024(105.200%), October 20, 2024(105.200%), January 20, 2025(105.200%), April 20, 2025(105.200%), July 20, 2025(105.200%), October 20, 2025(105.200%), January 20, 2026(105.200%)	April 20, 2026(116.090%), April 20, 2027(122.010%)	December 15, 2023(104.100%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed		
18	Coupon rate and any related index	5.20%	5.1% Compounded and Paid at Maturity.	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	e bank				
		Included in TLAC not included in regulatory ca	apital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596479753	XS2596479670	780086XJ8			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A			
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	GBP 3	USD 2.25	3.276			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	21-Apr-23	21-Apr-23	21-Apr-23			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	21-Apr-28	21-Apr-28	21-Apr-28			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount			April 21, 2025(105.050%)			
16	Subsequent call dates, if applicable			October 21, 2025(105.050%), April 21, 2026(105.050%), October 21, 2026(105.050%), April 21, 2027(105.050%), October 21, 2027(105.050%)			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Float	Float	Fixed			
18	Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subect to cap and floor	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	lf write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	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 N/A	No N/A	No N/A			
37	If yes, specify non-compliant features	N/A	N/A	IN/A			

	Disclosu	re template for main features of regulatory capital instr	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XP4	78014RMG2	XS2596488408
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A
-	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	2.0	USD 4	USD 15
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		24-Apr-23	25-Apr-23	27-Apr-23
12		Dated	Dated	Dated
13	Original maturity date	24-Apr-25	25-Apr-33	27-Jul-24
		24-Apr-25 Yes	25-Apr-33 Yes	27-Jul-24 Yes
14				
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 24, 2024(105.100%) October 24, 2024(105.100%)	April 25, 2025(105.250%) July 25, 2025(105.250%), October 25, 2025(105.250%),	April 29, 2024(105.050%)
			January 25, 2026(105.250%), April 25, 2026(105.250%), July 25, 2026(105.250%), October 25, 2026(105.250%), July 25, 2027(105.250%), October 25, 2026(105.250%), January 25, 2028(105.250%), April 25, 2028(105.250%), January 25, 2028(105.250%), April 25, 2028(105.250%), January 25, 2029(105.250%), April 25, 2028(105.250%), January 25, 2029(105.250%), April 25, 2029(105.250%), January 25, 2029(105.250%), April 25, 2029(105.250%), January 25, 2030(105.250%), April 25, 2030(105.250%), January 25, 2030(105.250%), October 25, 2030(105.250%), January 25, 2031(105.250%), October 25, 2031(105.250%), January 25, 2032(105.250%), October 25, 2031(105.250%), January 25, 2032(105.250%), April 25, 2032(105.250%), January 25, 2032(105.250%), October 25, 2032(105.250%), January 25, 2033(105.250%), April 25, 2032(105.250%), January 25, 2033(105.250%), April 26, 2032(105.250%), January 25, 2033(105.250%), January 25, 2033(105.250%), January 25, 2033(105.250%), January 25,	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.25%	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
20	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
20	If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	Unsubordinated No N/A	No N/A	No N/A

		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issue		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	ue identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XH2	78014RML1	78014RMN7
	erning law(s) of the instrument	Province of Ontario	New York	New York
	s by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- e instruments governed by foreign law)	N/A	Contractual	Contractual
	ulatory treatment			
	Fransitional Basel III rules	N/A	N/A	N/A
5 P	Post-transitional Basel III rules	N/A	N/A	N/A
6 E	Eligible at solo/group/group&solo	N/A	N/A	N/A
	nstrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	unt recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	value of instrument	15.177	USD 2	USD 5.628
	punting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	inal date of issuance	28-Apr-23	28-Apr-23	28-Apr-23
	vetual or dated	Dated	Dated	Dated
	Driginal maturity date	28-Apr-28	28-Apr-25	28-Apr-28
	er call subject to prior supervisory approval	Yes	Yes	Yes
	Detional call date, contingent call dates and redemption amount	April 28, 2025(104.800%)	April 28, 2024(105.250%)	April 28, 2025(105.250%)
	Subsequent call dates, if applicable		July 28, 2024(105.250%), October 28, 2024(105.250%),	July 28, 2025(105.250%), October 28, 2025(105.250%),
		October 28, 2026(104.800%), April 28, 2027(104.800%), October 28, 2027(104.800%)	January 28, 2025(105.250%)	January 28, 2026(105.250%), April 28, 2026(105.250%), July 28, 2026(105.250%), October 28, 2026(105.250%), January 28, 2027(105.250%), April 28, 2027(105.250%), July 28, 2027(105.250%), October 28, 2027(105.250%), January 28, 2028(105.250%)
Coup	pons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 C	Coupon rate and any related index	4.80%	5.25%	5.25%
	Existence of a dividend stopper	No	No	No
20 F	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 E	Existence of a step up or other incentive to redeem	No	No	No
22 N	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Conv	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If	f convertible, conversion trigger (s)	N/A	N/A	N/A
25 If	f convertible, fully or partially	N/A	N/A	N/A
26 If	f convertible, conversion rate	N/A	N/A	N/A
27 If	f convertible, mandatory or optional conversion	N/A	N/A	N/A
	f convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If	f convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write	e-down feature	No	No	No
31 If	f write-down, write-down trigger (s)	N/A	N/A	N/A
	f write-down, full or partial	N/A	N/A	N/A
	f write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	e of subordination	Exemption	Exemption	Exemption
	tion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	-compliant transitioned features	No	No	No
	s, specify non-compliant features	N/A	N/A	N/A

		re template for main features of regulatory capital instru	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMJ6	78014RMP2	XS2581433534
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 30.350	USD 2.6	EUR 1.66
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Apr-23	28-Apr-23	11-Apr-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Apr-33	28-Apr-26	11-Apr-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	Optional call date, contingent call dates and redemption amount	April 28, 2025(105.500%)	April 28, 2028(104.100%)	April 11, 2025(110.000000%)
16	Subsequent call dates, if applicable	October 28, 2025(105.500%), April 28, 2026(105.500%),	October 28, 2025(105.180%)	April 11, 2026(115.000000%), April 11,
10	Subsequent can dates, il applicable	October 28, 2020(105.500%), April 28, 2020(105.500%), October 28, 2026(105.500%), April 28, 2027(105.500%),	October 20, 2020(103.10070)	2027(120.000000%), April 11, 2028(125.000000%), April
		October 28, 2020(105.500%), April 28, 2027(105.500%), October 28, 2027(105.500%), April 28, 2028(105.500%),		11, 2029(130.000000%), April 11, 2020(125.000000%), April 11, 2029(130.000000%)
		October 28, 2028(105.500%), April 28, 2029(105.500%),		11, 2029(130.00000070), April 11, 2030(133.00000070)
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		October 28, 2030(105.500%), April 28, 2030(105.500%),		
		October 28, 2031(105.500%), April 28, 2032(105.500%),		
		October 28, 2032(105.500%)		
		000000120; 2002(100.00010)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.50%	5.18%	5% 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
30	If yes, specify non-compliant features	NA	N/A	NA
57	n yes, speary non-compilant reatures	1903	1973	19//3

	Disclosure template for main features of regulatory capital instruments				
1 Note::::::::::::::::::::::::::::::::::::	Other TLAC instruments issued directly by the bank				
2 Operating Counting Lines Lines and Controls for phase plasment) Tel/TRANAG Provide of the Institutional 3 Operating Lines Lines Lines and Section 1.0 of the TLAC Term Street is achieved (for other TLAC South Counting Lines Lin					
3 Overantip and of the instrument of Socien 12 Units (Table TLACE Ten Sheek is achieved for other TLAC Near Verant N					
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