Main Features Report Q3/2023

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)	18,512
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	\$1.35 (quarterly dividend effective Aug 24, 2023)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

	Disclosure template for main features of regulatory capital instruments				
	Preferred Shares Included in both regulatory capital and TLAC				
		Series AZ	Series BB	Series BD	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2		78012G411	78012H567	78012Q112	
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4		Additional Tier 1	Additional Tier 1	Additional Tier 1	
5		Additional Tier 1	Additional Tier 1	Additional Tier 1	
6		Solo and Group	Solo and Group	Solo and Group	
7		Preferred Shares	Preferred Shares	Preferred Shares	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	500	600	
	Par value of instrument	500	500	600	
10	Accounting classification		Shareholders' Equity	Shareholders' Equity	
	Original date of issuance	January 30, 2014	June 3, 2014	January 30, 2015	
13	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity	
14		Yes	Yes	Yes	
15		May 24, 2019 at \$25.00	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00	
16		On May 24, 2019 at \$25.00 On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2019 at \$25.00 On August 24, 2029 and every fifth year thereafter at	On May 24, 2030 and every fifth year thereafter at \$25.00	
10	Subsequent dali dates, ii applicable	On may 24, 2025 and every mul year thereafter at \$25.00	\$25.00	on way 24, 2000 and every milityear merealier at \$25.00	
	Coupons/dividends		Ψ20.00		
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed	
18		3.70% to, but excluding, May 24, 2024; the initial fixed rate	3.65% to, but excluding, August 24, 2024; the initial fixed	3.20% to, but excluding, May 24, 2025; the initial fixed rate	
		period. Set to reset at a fixed rate which will equal the sum	rate period. Set to reset at a fixed rate which will equal the	period. Set to reset at a fixed rate which will equal the sum	
1		of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate	
			rate period2. If converted into series BC, the coupon will set	period3. If converted into series BE, the coupon will set at a	
		floating rate equal to the sum of the T-Bill Rate plus 2.21%.		floating rate equal to the sum of the T-Bill Rate plus 2.74%.	
		g	2.26%.	g	
19		Yes	Yes	Yes	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
	Convertible or non-convertible	Convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BA shares ii) NVCC Trigger (Contractual Approach) -	ii) Investor Election - Conversion to Series BC shares iii) NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BE shares ii) NVCC Trigger (Contractual Approach) - Conversion to	
		Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	
26	If convertible, conversion rate	convert fully i) Investor Election - Conversion to Series BA shares:	convert fully i) Investor Election - Conversion to Series BC shares:	convert fully i) Investor Election - Conversion to Series BE shares:	
		Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier X Book Value) / Conversion Price. Refer to prospectus supplement for further details.	Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares:	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory	
28	If convertible, specify instrument type convertible into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional ter 1/Common Equity Tier 1	
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32 33	If convertible, specify instrument type convertible intc If convertible, specify issuer of instrument it converts intc Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible ints If convertible, specify issuer of instrument it converts ints Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandadory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A	
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A Subordinated debt No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	

- 1 Subsequent Fixed Rate Period means the period from and including May 24, 2024 to, but excluding, May 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.
- 2 Subsequent Fixed Rate Period means the period from and including August 24, 2024 to, but excluding, August 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, August 24 in the fifth year thereafter.
- 3 Subsequent Fixed Rate Period means the period from and including May 24, 2025 to, but excluding, May 24, 2030 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

Disclosu	re template for main features of regulatory capital instru	uments		
Preferred Shares Included in both regulatory capital and TLAC				
	Series BF	Series BH	Series BI	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A	
Regulatory treatment				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7 Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	300 300	150 150	150	
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11 Original date of issuance	March 13, 2015	June 5, 2015	July 22, 2015	
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	
13 Original maturity date	No maturity	No maturity	No maturity	
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Yes November 24, 2025 at \$25.00	Yes Nov 24, 2020 to Nov 23, 2021 at \$26.00	Yes Nov 24, 2020 to Nov 23, 2021 at \$26.00	
16 Subsequent call dates, if applicable	On November 24, 2030 and every fifth year thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2021 at \$25.75 Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50	Nov 24, 2021 to Nov 23, 2021 at \$25.75 Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50	
		Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	
Coupons/dividends				
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	Fixed to floating/fixed 3.0% to, but excluding, November 24, 2025; the initial	Fixed 4.90%	Fixed 4.90%	
	fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period 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	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Convertible	Convertible	Convertible	
24 If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25 If convertible, fully or partially	i) Investor Election - Conversion to Series BG shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	
26 If convertible, conversion rate	i) Investor Election - Conversion to Series BG shares: Convertible into Series BG Preferred Shares on the basis of one Series BG Preferred Share for each Series BF Preferred Share. Convertible on November 24, 2020 and on each November 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.		NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	
27 If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	
28 If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
30 Write-down feature 31 If write-down, write-down trigger (s)	No N/A	No N/A	No N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, rein or partial	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt	
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	No N/A	
A Subsequent Fixed Pate Pariod mans the period from and including Nevember 24, 2025 to but evaluding Nevember.		<u> </u>	<u> </u>	

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 Included in both regulat	Shares		
	monada m bour rogular	Series BO	Series BT	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placemen	78013R390	780086UF9	
	Governing law(s) of the instrument	Ontario	Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
4	Regulatory treatment Transitional Basel III rule:	Additional Tier 1	Additional Tim 4	
5	Post-transitional Basel III rule	Additional Tier 1	Additional Tier 1 Additional Tier 1	
6		Solo and Group	Solo and Group	
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction	Preferred Shares	Preferred Shares	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	350	749	
9	Par value of instrument	350	750	
10		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	Florida Gradus (France)	Florida Florid	
17 18	Fixed or floating dividend/coupor	Fixed to floating/fixed	Fixed to Fixed	
10	Coupon rate and any related index	4.80% to, but excluding, February 24, 2024; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.38% for each subsequent fixed rate period.* If converted into series BP, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.38%.	#.20% to, but exclosing, February 24, 2027, the final face raise 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	Fully discretionary	
21	Existence of a step up or other incentive to redeen	No	No No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
	Convertible or non-convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BP shares in NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially	
26	If convertible, conversion rate	Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Serie BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Ref to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	
	If convertible, specify instrument type convertible int	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	
28 1	If convertible, specify insurinent type convertible int		Royal Bank of Canada	
28	, spoon, rough or moramon a convent all	No	No	
29	Write-down feature			
29 30	Write-down feature If write-down, write-down trigger (s)	N/A	IN/A	
29 30 31	Write-down feature If write-down, write-down trigger (s) If write-down, full or partia	N/A N/A	N/A N/A	
29 30 31 32	If write-down, write-down trigger (s) If write-down, full or partia	N/A		
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary	N/A N/A	N/A	
29 30 31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination	N/A N/A N/A	N/A N/A N/A	
28 29 30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer	N/A N/A N/A Subordinated debt	N/A N/A N/A Subordinated debt	
29 30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer Non-compliant transitioned features	N/A N/A N/A Subordinated debt No	N/A N/A N/A	

- 5 Subsequent Fixed Rate Period means the period from and including February 24, 2024 to, but excluding, February 24, 2029 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.
- 6 Subsequent Fixed Rate Period means the period from and including February 24, 2027 to, but excluding, February 24, 2032 and each five year period thereafter from and including the day immediately following the of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

1	be about a district to TLAC and be about a district and the second at th	
1	Included in TLAC not included in regulatory capital	
		Series C-2
	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013G303
3	Governing law(s) of the instrument	Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A
	eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	Ineligible
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15
0		Shareholders' Equity
1	Original date of issuance	November 2, 2015
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.0
		per depositary share)
		' ' ' '
6	Subsequent call dates, if applicable	Any dividend payment date on or after November 7, 202
-	,	at \$1000.00 per share (equivalent to \$25.00 per
		denocitary chare)
		depositary share)
\exists	Coupons/dividends	
7	Fixed or floating dividend/coupon	Fixed to floating
8	Course rate and any related index	6.75% to but evaluding Navamber 7.2022 5
Ö	Coupon rate and any related index	6.75% to, but excluding, November 7, 2023. From
		November 7, 2023 and thereafter 3M USD LIBOR plus
		4.052%.
_		
9	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	N/A
_		
5	If convertible, fully or partially	N/A
	If convertible, fully or partially If convertible, conversion rate	N/A N/A
15		
6	If convertible, conversion rate	N/A
3		
6	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
6	If convertible, conversion rate	N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A
7	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A
6 7 8 9	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A
6 7 8 9	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A N/A N/A
6 7 8 9	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A
6 7 8 9 0	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A
6 7 8 9 0 1 2	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A N/A N/A N/A
16 18 19 10 11 12 13 14 14	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 4 1a 5	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 4 1 5 6	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, operanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A
77 77 73 33 33 34 44 40 36 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, operanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 a 5	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A

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

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

Disclosure template for main featur	es of regulatory capital instruments				
Subordinated					
	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)	GB0007542557	780087AK8			
3 Governing law(s) of the instrument	Ontario	Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A			
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	Tier 2	Tier 2			
5 Post-transitional Basel III rules	Ineligible	Ineligible			
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group			
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 300	250			
10 Accounting classification	Liability - amortized cost	Liability - amortized cost			
11 Original date of issuance	June 6, 1986	October 1, 1984			
12 Perpetual or dated	Dated	Dated			
13 Original maturity date	June 29, 2085	October 1, 2083			
14 Issuer call subject to prior supervisory approval	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	On the interest payment date falling in June 1991 at par	Oct 1, 1989 at par			
	J J J J J J J J J J J J J J J J J J J	, , , , , , , , , , , , , , , , , , , ,			
16 Subsequent call dates, if applicable	Any time on or after the interest payment date falling on	Any time on or after Oct 1, 1989, on any interest payment			
	June 1991, on any interest payment date, at par	date, at par			
Coupons/dividends		,			
17 Fixed or floating dividend/coupon	Floating	Floating			
18 Coupon rate and any related index	3M US LIMEAN + 25	Monthly IIROC+40			
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					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the			
	Bank	Bank			
36 Non-compliant transitioned features	Yes	Yes			
37 If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features			

	Disclosure template for main features of regulatory capital instruments			
		Subordinated Indebtedness		
		Included in both regulatory capital and TLAC		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	780086RN6	780086RA4
3		Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4		Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2
6		Solo and Group	Solo and Group	Solo and Group
7		Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	916	1,422	1,435
	Par value of instrument	1,000	1,500	1,500
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	January 25, 2022	December 23, 2019	July 25, 2019
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date Issuer call subject to prior supervisory approval	May 3, 2032 Yes	December 23, 2029 Yes	July 25, 2029 Yes
15		May 3, 2027 at par	Dec 23, 2024 at par	Jul 25, 2024 at par
16		Any time on or after May 3, 2027, at par	Any time on or after Dec 23, 2024 at par	Any time on or after July 25, 2024, at par
10	Coupons/dividends	Any time on or after may 3, 2021, at par	Any time on or after Dec 25, 2024 at par	Any time on or after July 25, 2024, at par
17		Fixed to floating	Fixed to floating	Fixed to floating
18		Fixed to libating 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,
10	Coupon rate and any related index	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%.
		liteating to maturity at 3-month CDON plus 0.70%.	0.89%.	libating to maturity at 3-month obort plus 0.90%.
19	Existence of a dividend stopper	No	No	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23		Convertible	Non-convertible	Convertible
24		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.
				Tion Tiable
25	If convertible, fully or partially	Always convert fully	N/A	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A	Upon the occurrence of NVCC trigger event, each
		outstanding Note is converted into a number of common		outstanding Note is converted into a number of common
		shares equal to (Multiplier x Note Value) / Conversion		shares equal to (Multiplier x Note Value) / Conversion
		Price. Refer to prospectus for further details.		Price. Refer to prospectus for further details.
<u> </u>				
27	If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory
28		Common Equity Tier 1	N/A	Common Equity Tier 1
29		Royal Bank of Canada	N/A	Royal Bank of Canada
	Write-down feature	No San	No	No
31		N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
	Type of subordination	Decree is the billion and all rather than the second secon	December Bet 1980 and all other second self-self-self-self-self-self-self-self-	Department of the Land of the
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
	Non-compliant transitioned features	No	Yes	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Section Control Cont		Disclosure template for main features of regulatory capital instruments				
Personal Processing Service Services Service Services Service Services Services Services Service		Subordinated Indebtedness				
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3 Outroing beneficial fine installarment Outroin						
Some Proceedings Section Sec						
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Recording Presented			N/A	N/A	N/A	
Transferent lates in interest Transferent lates Tran						
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Social date, contingent call dates, if applicable Social part Social dates contingent call dates, if applicable Any time on or after law 39, 2026, at part Any time on or after law 39, 2026, a			,			
Subsequent cal clates, if applicable Coupons (Michigan) Field or floating Field or floating Coupons (Michigan) Field or floating Field			1			
Coupon rate and any related index Fixed at 1 floating Fixed at 1 floating Fixed at 1 floating Fixed at 2,088% per amount until June 30, 2025. Fixed at 2,088% per amount until June 30, 2025. Fixed at 1,4% per amount until November 3, 2026. The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater, floating to maturly at 3-morth CDOR plus The relater floating t						
Fixed or floating disselent/decoupon			7 117 511 51 41101 1107 0, 2020, 41 pai	and on or alter ballo be, 2020, at par	7 and 3.1 3.1 dittor built 20, 2020, at par	
Fixed at 2.14% per ammun until November 3, 2026. Thereafter, ficating to maturity at 3-month CDOR plus (1.31%). Fixed centrol as production of a subsect of a sub	17		Fixed to floating	Fixed to floating	Fixed to floating	
Thereafter, floating to maturity at 3-month CDOR plus 0.61%. 15 Existence of a dividend stopper No						
Sesistence of a dividend stopper No No No No No No No No		Couper, late and any related mass.				
Test Existence of a dividend storger No No No No No No No N						
Equip discretionary, partially discretionary or mandatory Mandatory Mandatory	19	Existence of a dividend stopper				
Existence of a step up or other incentive to redeem Non-cumulative N						
Non-cumulative			No	No	No	
MYCC Trigger (Contractual Approach)	22		Non-cumulative	Non-cumulative	Non-cumulative	
a) The Superintendent is of the opinion that the Bank has cased, or is about to cease, to be wable 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 16 Convertible, conversion rate 17 Convertible, conversion rate 18 Mayas convert fully 19 Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. 27 If convertible, mandatory or opticul conversion 28 If convertible, mandatory or opticul conversion 29 If convertible, mandatory or opticul conversion 20 If convertible, papeldy instrument type convertible into 20 If convertible, papeldy instrument type convertible into 20 If convertible, papeldy instrument type convertible into 20 If with colors, included the paper of control opticular convertible into 21 If with colors, mythe-down trigger (s) 22 If with colors, mythe-down trigger (s) 23 If with colors, mythe-down trigger (s) 24 If with colors, mythe-down trigger (s) 25 If with colors and trigger (s) 26 Non-compliant transitioned features 27 If with colors and	23	Convertible or non-convertible	Convertible	Convertible	Convertible	
ceased, or is about to cease, to be viable and that, after townwersion of all instruments, its 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. If convertible, fully or partially Always convert fully	24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	
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 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. If convertible, fully or partially If convertible, conversion rate I			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	
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. If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. If convertible, specify instrument type convertible into Royal Bank of Canada No No No No No No No No No N			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	
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 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, conversion rate 29 If convertible, conversion rate 29 If convertible, conversion rate 20 If convertible, conversion rate 21 If convertible, conversion rate 22 If convertible, conversion rate 23 If convertible, specify instrument type conversion Price, Refer to prospectus for further details. 24 If convertible, specify instrument type conversion Price, Refer to prospectus for further details. 25 If convertible, specify instrument type conversion Price, Refer to prospectus for further details. 26 If convertible, specify instrument it conversion Price, Refer to prospectus for further details. 27 If convertible, specify instrument it conversion Price, Refer to prospectus for further details. 28 If convertible, specify instrument it conversion Price, Refer to prospectus for further details. 29 If convertible, specify instrument it converts into Price, Refer to prospectus for further details. 29 If convertible, specify instrument it converts into Price, Refer to prospectus for further details. 29 If convertible, specify instrument it converts into Price, Refer to prospectus for further details. 20 With-down full or partial Price Advanced into a number of common shares equal to (Multiplier x Note Value) / Conversion Price, Refer to prospectus for further details. 29 If convertible, specify instrument it converts into Price, Refer to prospectus for further details. 29 If convertible, specify instrument it converts into Price, Refer to prospectus for further details. 29 If with-down, full or partial Price Advanced for a greed to accept a capital injection from			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	
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would have been determined by the Superintendent to be non-viable. 25 If convertible, fully or partially 26 If convertible, conversion rate Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument it convertible into Common Equity Tier 1 Common Equity			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	
non-viable non			injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank	
Always convert fully Always convert fully Always convert fully Always convert fully			would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	
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utstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down, write-down, full or partia 31 If write-down, permanent or temporary 32 If write-down, gescription of write-down mechanism 34 Type of subordination 36 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features 37 If sonvertible into a number of common shares equal to (Multiplier x Note Value) / Conversion Price, acqual to (Multiplier x Note Value) / Conversion shares equal to (Mul	25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	
ustsanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 21 If convertible, specify instrument type convertible into 22 If convertible, specify instrument it converts into 23 If virite-down feature 24 No 25 No 26 If write-down, write-down trigger (s) 27 If write-down, permanent or temporary 28 If virite-down, permanent or temporary 29 If virite-down, gescription of write-down mechanism 20 Virite-down, permanent or temporary 20 NiA 21 If write-down, gescription of write-down mechanism 22 If write-down, permanent or temporary 23 If virite-down, permanent or temporary 24 If subjective transport of temporary write-down mechanism 25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 26 Non-compliant transitioned features 27 If convertible, mandatory or optional conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multiplier x Note Value) / Conversion shares equal to (Multipli	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	
Price. Refer to prospectus for further details. Price. Refer to prospectus for furthe				outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	
If convertible, mandatory or optional conversion			shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	
If convertible, specify instrument type convertible into Common Equity Tier 1 Royal Bank Ocanada Royal Bank of Canada Royal Bank			Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	
If convertible, specify instrument type convertible into Common Equity Tier 1 Royal Bank Ocanada Royal Bank of Canada Royal Bank			<u> </u>		• •	
If convertible, specify issuer of instrument it converts into Royal Bank of Canada Ro		1 1				
30 Write-down feature						
If write-down, write-down trigger (s)			, -		,	
Signature Sign						
If write-down, permanent or temporary N/A N/A N/A N/A 34					1 11 1	
1 If temporary write-down, description of write-down mechanism 34 If temporary write-down, description of write-down mechanism 35 Type of subordination 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Deposit liabilities and all other senior indebtedness of the Bank 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant variety of write-down, description of write-down mechanism 34 Non-compliant variety of write-down, description of write-down mechanism 34 Non-compliant variety of subordination of write-down mechanism 34 Non-compliant variety of subordination of write-down mechanism 35 Non-compliant variety of subordination of write-down mechanism 36 Non-compliant variety of subordination of write-down mechanism 37 Non-compliant variety of subordination of write-down mechanism 38 Non-compliant variety of subordination of write-down mechanism 39 Non-compliant variety of subordination of write-down mechanism 30 Non-compliant variety of subordination of write-down mechanism 31 Non-compliant variety of subordination of write-down mechanism 32 Non-compliant variety of subordination of write-down mechanism 34 Non-compliant variety of subordination of write-down mechanism 35 Non-compliant variety of subordination of write-down mechanism 36 Non-compliant variety of subordination of write-down mechanism 37 Non-compliant variety of subordination of write-down mechanism 38 Non-compliant variety of subordination of write-down mechanism 38 Non-compliant variety of subor						
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 Bank No No No No No No No No No N						
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Deposit liabilities and all other senior indebtedness of the Bank Bank No No No No No No No No	_		N/A	N/A	N/A	
Bank Bank Bank 36 Non-compliant transitioned features No No	_					
			Bank	Bank	Bank	
37 If yes, specify non-compliant features N/A N/A N/A						
	37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
	Subordinated II					
	Included in both regulatory capital and TLAC					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WK6	780082AD5			
3	Governing law(s) of the instrument	Ontario	Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	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 1.416	Tier 2 Subordinated Debt			
9	Par value of instrument	1,500	USD 1,500			
10						
11	Accounting classification	Liability - amortized cost January 31, 2023	Liability - amortized cost January 27, 2016			
12	Original date of issuance 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	rang and on or ditor i oblidary 1, 2020, at par				
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				
		CORRA plus 2.12%.				
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Convertible	Convertible			
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)			
		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has			
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after			
		the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of			
		the Bank will be restored or maintained.	the Bank will be restored or maintained.			
		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital			
		injection from the government, without which the Bank	injection from the government, without which the Bank			
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be			
		non-viable.	non-viable.			
25	If any continue failth an position.	About a company for the	Abuse a consent fully			
25 26	If convertible, fully or partially If convertible, conversion rate	Always convert fully Upon the occurrence of NVCC trigger event, each	Always convert fully Upon the occurrence of NVCC trigger event, each			
20	ii convertible, conversion fate					
		outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion	outstanding Note is converted into a number of common 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 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			
_						

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QL11	US78013XW204	US78013XW618		
	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK		
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		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		
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
	Original date of issuance	September 26, 2018	October 5, 2018	October 5, 2018		
12	Perpetual or dated	Dated	Dated	Dated		
13		September 26, 2023	October 5, 2023	October 5, 2023		
14	Issuer call subject to prior supervisory approval	No	No	No		
15		N/A	N/A	N/A		
16	, 11	N/A	N/A	N/A		
	Coupons/dividends					
17		Fixed	Fixed	Floating		
18		3.296%	3.70%	3MTH USD LIBOR+0.66%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		N/A	N/A	N/A		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
	Write-down feature	No	No	No		
31		N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA	NA N/A	NA		
34		N/A	N/A	N/A		
	Type of subordination	Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
	Non-compliant transitioned features	No	No	No No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
	ssued directly by the bank			
Included in TLAC not incl				
1 Issuer	Royal of Canada	Royal of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A		
30 Write-down feature	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A		
32 If write-down, full or partial	N/A	N/A		
33 If write-down, permanent or temporary	NA	NA		
34 If temporary write-down, description of write-down mechanism	N/A	N/A		
34a Type of subordination	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No		
37 If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1971424723		
3	Governing law(s) of the instrument	ONTARIO		
За	• 17	N/A		
	instruments governed by foreign law)			
	Regulatory treatment	N/A		
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 20		
10	Accounting classification	Liability - amortised cost		
11	Original date of issuance	March 29, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	March 29, 2029		
14	Issuer call subject to prior supervisory approval	No		
15	Optional call date, contingent call dates and redemption amount	N/A		
16	Subsequent call dates, if applicable	N/A		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating		
18	Coupon rate and any related index	3MTH US LIBOR+0.72%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	NA		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	NA		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments 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		
0.0	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	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 N/A	NA N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QY32	US78013XZU52		
3	Governing law(s) of the instrument	ONATRIO	NEW YORK		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual		
	eligible instruments governed by foreign law)				
	Regulatory treatment	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	CAD 2,000	USD 1,250		
10	Accounting classification	Liability - amortised cost	Liability - amortised cost		
11	Original date of issuance	July 2, 2019	July 16, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	July 2, 2024	July 16, 2024		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	2.352%	2.55%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	NA	NA		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	NA	NA		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1		Royal of Canada	Royal of Canada	Royal of Canada
		US78015K7C20		CA780086RF34
		NEW YORK		ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
	instruments governed by foreign law)			
		N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
	Par value of instrument	USD 1500		CAD 2,500
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
	Original date of issuance	October 24, 2019	October 29, 2019	October 30, 2019
12	Perpetual or dated	Dated	Dated	Dated
13		November 1, 2024	December 9, 2024	November 1, 2024
14		No	No	No
15		N/A		N/A
16		N/A	N/A	N/A
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18		2.25%	1.375%	2.609%
19		No	No	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible		Non-convertible
24		N/A	N/A	N/A
25		N/A		N/A
26		N/A		N/A
27		NA	NA	NA
28		N/A		N/A
29		N/A		N/A
		No	No	No
31		N/A		N/A
32		N/A		N/A
33		NA .	NA	NA
34		N/A		N/A
		Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal of Canada	Royal of Canada	Royal of Canada
		XS2031862076	XS2087687864	CA780086RQ98
	w(s) of the instrument	ONTARIO	ONTARIO	ONATRIO
		N/A	N/A	N/A
	nents governed by foreign law)			
Regulatory tre		N/A	N/A	N/A
4 Transition	nal Basel III rules	N/A	N/A	N/A
5 Post-trans	sitional Basel III rules	N/A	N/A	N/A
6 Eligible at	t solo/group/group&solo	N/A	N/A	N/A
7 Instrumer		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recog	gnised 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 i	instrument	EUR 1000	ZAR 300	CAD 2,250
10 Accounting cl		Liability - fair value option	Liability - fair value option	Liability - amortised cost
11 Original date		July 23, 2019	December 2, 2019	January 28, 2020
12 Perpetual or o		Dated	Dated	Dated
	maturity date	July 23, 2024	December 2, 2024	January 28, 2027
	ıbject to prior supervisory approval	No	No	No
	call date, contingent call dates and redemption amount	N/A	N/A	N/A
	ent call dates, if applicable	N/A	N/A	N/A
Coupons/divi	idends			
17 Fixed or f	floating dividend/coupon	Fixed	Fixed	Fixed
	rate and any related index	0.125%	8.060%	2.328%
	e of a dividend stopper	No	No	No
	cretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	e of a step up or other incentive to redeem	No	No	No
	ulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	or non-convertible	Non-convertible	Non-convertible	Non-convertible
	tible, conversion trigger (s)	N/A	N/A	N/A
	tible, fully or partially	N/A	N/A	N/A
	tible, conversion rate	N/A	N/A	N/A
	tible, mandatory or optional conversion	NA	NA	NA
	tible, specify instrument type convertible into	N/A	N/A	N/A
	tible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down fe		No	No	No
	own, write-down trigger (s)	N/A	N/A	N/A
	own, full or partial	N/A	N/A	N/A
	own, permanent or temporary	NA NA	NA NA	NA NA
	porary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subo		Exemption	Exemption	Exemption
	ubordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	nt transitioned features	No	No No	No
37 If yes, specify	y non-compliant features	N/A	N/A	N/A

	Disclosure template for main 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			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
l ou	eligible instruments governed by foreign law)	14/73			
	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	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1		Royal of Canada	Royal of Canada	Royal of Canada	
2		CA780086RZ97	US78015K7H17	US78015K7J72	
		ONATRIO	NEW YORK	NEW YORK	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
		CAD 1,500	USD 1500	USD 1250	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	May 1, 2020	June 10, 2020	October 26, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13		May 1, 2025	June 10, 2025	October 26, 2023	
14		No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1.936%	1.15%	0.50%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A		N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

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

2 Unique identifier (eg CUSP, ISN, or Bloomberg identifier for private placement) US78016EZP59 US78016EZ59 US78016EZP59 US78016EZ59 US78	_	included in TLAC not included in regulatory capital				
Securing lawfol of the instrument Securing lawfol of the instrument Securing lawfol of the instrument Securing lawfol Securing l	1			Royal of Canada	Royal of Canada	
Sa Mans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual Regulatory treatment Regulatory treatment NA NA NA NA NA NA NA NA NA N	2					
Regulatory teratment NA	3					
4 Transitional Basel III rules N/A	3a		Contractual	Contractual	Contractual	
Fost-transitional Basel III rules		Regulatory treatment	N/A	N/A	N/A	
Eligible at soloriput/group/solo NA	4	Transitional Basel III rules	N/A	N/A	N/A	
First Firs	5	Post-transitional Basel III rules	N/A	N/A	N/A	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Per value of instrument USD 1000 USD 300 USD 1250 10 Accounting classification 11 Original date of instrument USD 1000 USD 300 USD 1250 11 Description of the control of the co	6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
9 Par value of instrument	7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
10 Accounting classification Liability - amortised cost January 19, 2021 January 20, 2026 Januar	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	
11 Original date of issuance	9	Par value of instrument	USD 1000	USD 300	USD 1250	
Perpetual or dated	10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
13 Siture call subject to prior supervisory approval No No No No No No No N	11		October 26, 2020	January 19, 2021	January 19, 2021	
14 Issuer call subject to prior supervisory approval No No No No No No No N	12	Perpetual or dated	Dated	Dated	Dated	
To Optional call date, contingent call dates and redemption amount N/A	13	Original maturity date	October 26, 2023	January 20, 2026	January 20, 2026	
16 Subsequent call dates, if applicable NA NA NA NA Coupons/dividends 17 Fixed or locating dividend/coupon Floating Picked or locating dividend/coupon Floating Picked or locating dividend/coupon Fixed or locating dividend/scoper SOFR INDEX+0.45% SOFR INDEX+0.525% O.875% 18 Coupon rate and any related index SOFR INDEX+0.45% SOFR INDEX+0.525% O.875% 19 Existence of a dividend stopper No No No No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redem No No-cumulative or cumulative or cumulative or cumulative or cumulative or non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non	14	Issuer call subject to prior supervisory approval	No	No	No	
Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary partially discretionary partially discretionary partially discretionary partially discretionary or mandatory 10 Fully discretionary partially discretionary or mandatory 11 Existence of a step up or other incentive to redeem 10 No 11 Existence of a step up or other incentive to redeem 11 No 12 Existence of a step up or other incentive to redeem 12 No 13 Convertible or non-convertible to non	15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
Fixed or floating dividend/coupon Floating Floati	16	Subsequent call dates, if applicable	N/A	N/A	N/A	
18 Coupon rate and any related index 19 Existence of a dividend stopper No		Coupons/dividends				
Existence of a dividend stopper No	17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	
Edily discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No	18	Coupon rate and any related index	SOFR INDEX+0.45%	SOFR INDEX+0.525%	0.875%	
Existence of a step up or other incentive to redeem No Non-cumulative or cumulative or cumulative Non-cumulative or cumulative Non-convertible or non-convertible Non-con	19	Existence of a dividend stopper	No	No	No	
Non-cumulative or cumulative Non-cumulative Non-cum	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
23 Convertible or non-convertible (conversion trigger (s) N/A	21	Existence of a step up or other incentive to redeem	No	No	No	
24 If convertible, conversion trigger (s) NA NA NA NA NA NA NA NA NA N	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-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 instrument type convertible into N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, unite-down trigger (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 N/A N/A N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
26 If convertible, conversion rate N/A	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
27	25	If convertible, fully or partially	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into N/A	26	If convertible, conversion rate	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	NA	NA	NA	
Write-down feature No No No No No No No N	28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
31 If write-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A N/	29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/	30	Write-down feature	No	No	No	
33 If write-down, permanent or temporary NA NA NA NA NA If temporary write-down, description of write-down mechanism NA NA NA NA NA NA NA NA NA N	31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
If temporary write-down, description of write-down mechanism N/A N/A N/A Type of subordination Exemption Exemption Exemption Exemption Exemption Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated	32	If write-down, full or partial	N/A	N/A	N/A	
Type of subordination Exemption Exemption Exemption Exemption Exemption Standard Unsubordinated Unsubordina	33	If write-down, permanent or temporary	NA	NA	NA	
34a Type of subordination Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated No	34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubo	34a	Type of subordination	Exemption	Exemption	Exemption	
36 Non-compliant transitioned features No No No	35		Unsubordinated	Unsubordinated	Unsubordinated	
	36			No	No	
37 If yes, specify non-compliant features N/A N/A N/A	37	If yes, specify non-compliant features	N/A	N/A	N/A	

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

-	included in TLAC not included in regulatory capital				
1			Royal of Canada	Royal of Canada	
2		US78016EZQ33	US78016EZR16	CA780086TM66	
3			NEW YORK	ONATRIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		USD 1700	USD 300	CAD 1.250	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11			April 27, 2021	May 4, 2021	
12			Dated	Dated	
13			April 27, 2026	May 4, 2026	
14			No	No	
15		N/A	N/A	N/A	
16			N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	
18	Coupon rate and any related index	1.2%	SOFR INDEX+0.57%	1.589%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23			Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26			N/A	N/A	
27			NA	NA	
28			N/A	N/A	
29			N/A	N/A	
30			No	No	
31			N/A	N/A	
32			N/A	N/A	
33			NA NA	NA NA	
34			N/A	N/A	
34a			Exemption	Exemption	
35			Unsubordinated	Unsubordinated	
36			No	No	
37			N/A	N/A	
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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

	included in TLAC not included in regulatory capital			
	Issuer	Royal of Canada		Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZT71	US78016EZU45	US78016EZV28
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
-	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules	IN/A		N/A
6	Eligible at solo/group/group&solo	IN/A	IN/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8		N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
	Par value of instrument	USD 750	USD 850	USD 650
10			Liability - amortised cost	Liability - amortised cost
		Liability - amortised cost		
	Original date of issuance	July 14, 2021	July 29, 2021	July 29, 2021
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 14, 2026	July 29, 2024	July 29, 2024
	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	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	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA NA	NA	NA .
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No		No
	If yes, specify non-compliant features		N/A	N/A
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1		Royal of Canada	Royal of Canada	Royal of Canada
		CH1137122771	US78016EZX83	US78016EZY66
		ONTARIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual
	instruments governed by foreign law)			
		N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	Par value of instrument	CHF 150	USD 1000	USD 500
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	October 15, 2021	October 7, 2021	October 7, 2021
12	Perpetual or dated	Dated	Dated	Dated
13		October 15, 2026	October 7, 2024	October 7, 2024
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16		N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	0.3%	0.8%	SOFR INDEX+0.34%
19	Existence of a dividend stopper	No	No	No
20		Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A	N/A	N/A
33		NA .	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	Type of subordination	Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
		Royal of Canada		Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086TY05	CH1132966289	XS2385061234	
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	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		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		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	CAD 1,000		GBP 300	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	July 29, 2021		September 9, 2021	
	Perpetual or dated	Dated	Dated	Dated	
13		July 31, 2028	September 22, 2031	September 9, 2026	
14	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A		N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18		1.8%	0.2%	1.0%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A		N/A	
26		N/A		N/A	
27		NA	NA	NA	
28		N/A		N/A	
29		N/A		N/A	
30		No	No	No	
31		N/A		N/A	
32		N/A		N/A	
33		NA		NA	
34		N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYM38	XS2435102103	XS2437825388	
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	N/A	
	instruments governed by foreign law)				
		N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		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)	
	Par value of instrument	USD 1000	EUR 450	EUR 1200	
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	
	Original date of issuance	January 21, 2022	January 25, 2022	January 31, 2022	
		Dated	Dated	Dated	
13		January 21, 2025	January 25, 2034	January 31, 2024	
14		No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18		1.60%	1.034%	3MTH EURIBOR+0.75%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

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

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal of Canada	Royal of Canada	Royal of Canada		
2		US78016EZ911	US78016EZD20	CA780086UT90		
		NEW YORK	NEW YORK	ONATRIO		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A		
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	Par value of instrument	USD 400	USD 1200	CAD 3,000		
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
	Original date of issuance	April 14, 2022	April 14, 2022	March 28, 2022		
12	Perpetual or dated	Dated	Dated	Dated		
13		April 14, 2025	May 4, 2027	September 29, 2025		
14	Issuer call subject to prior supervisory approval	No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed		
18		SOFR INDEX+0.84%	3.625%	3.369%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31		N/A		N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
	Type of subordination	Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal of Canada	Royal of Canada	Royal of Canada		
2		XS2491659301	XS2491659137	CA780086VK72		
		ONTARIO	ONTARIO	ONATRIO		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A		
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	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		
		No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
	Par value of instrument	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		
12	Perpetual or dated	Dated	Dated	Dated		
13		June 16, 2024	June 16, 2024	July 26, 2027		
14	Issuer call subject to prior supervisory approval	No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18		3.700%	3.290%	4.612%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31		N/A		N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
	Type of subordination	Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1		Royal of Canada	Royal of Canada	Royal of Canada	
		XS2488431441	XS2490729154	XS2491659210	
		ONTARIO	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A	
	instruments governed by foreign law)				
		N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
		HKD 456	GBP 500	CNH 290	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	June 8, 2022	June 14, 2022	June 16, 2022	
12	Perpetual or dated	Dated	Dated	Dated	
13		June 8, 2029	June 14, 2027	June 16, 2025	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.805%	3.625%	4.100%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA .	NA	NA	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No No	No	No N/A	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		NA N/A	NA NA	NA N/A	
34		N/A	N/A	N/A	
	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal of Canada	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1179534974	XS2478702967	US78016FZS63		
		ONTARIO	ONTARIO	NEW YORK		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	Contractual		
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6		N/A	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	Par value of instrument	CHF 150	HKD 724	USD 1250		
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
	Original date of issuance	May 4, 2022	May 12, 2022	July 28, 2022		
12	Perpetual or dated	Dated	Dated	Dated		
13		May 4, 2027	May 12, 2029	August 3, 2027		
14		No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18		1.45%	4.03%	4.240%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
	Write-down feature	No	No	No		
31		N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal of Canada	Royal of Canada	Royal of Canada		
		XS2519110535	XS2537128212	XS2435102103		
		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		
	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	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
		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		
		Dated	Dated	Dated		
13		August 11, 2025	September 28, 2037	January 25, 2034		
14		No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17		Fixed	Fixed	Fixed		
18		3.935%	5.61%	1.034%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA .	NA	NA		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29		N/A	N/A	N/A		
		No No	No	No		
31		N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA N/A	NA N/A	NA N/A		
		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No N/A	No N/A	No N/A		
3/	If yes, specify non-compliant features	N/A	IN/A	IN/A		

Г	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1		Royal of Canada	Royal of Canada	Royal of Canada	
2		US78016FZR80	US78016FZU10	CA780086VV38	
		NEW YORK	NEW YORK	ONATRIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 1150	USD 1350	CAD 1,750	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	October 25, 2022	October 25, 2022	October 28, 2022	
	Perpetual or dated	Dated	Dated	Dated	
13		October 25, 2024	November 1, 2027	November 2, 2026	
14	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18		5.660%	6.000%	5.235%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank	k			
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086WD21	CH1230759552	US78016FZT47		
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	NEW YORK		
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	Contractual		
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6		N/A	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	Par value of instrument	CAD 153	CHF 200	USD 1000		
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
		December 15, 2022	January 25, 2023	January 12, 2023		
	Perpetual or dated	Dated	Dated	Dated		
13		December 15, 2028	January 25, 2028	January 12, 2026		
14		No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed		
18		CORRA+1.65%	2.45%	4.875%		
19		No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
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		

	Disclosure template for main features of regulatory capital instruments							
		Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital							
1		Royal of Canada	Royal of Canada	Royal of Canada				
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZV92	US78016FZW75	US78016FZX58				
		NEW YORK	NEW YORK	NEW YORK				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual				
	instruments governed by foreign law)							
	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				
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost				
	Original date of issuance	January 12, 2023	January 12, 2023	January 12, 2023				
	Perpetual or dated	Dated	Dated	Dated				
13		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		N/A	N/A	N/A				
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed				
18		SOFR INDEX+1.08%	4.900%	5.000%				
19	Existence of a dividend stopper	No	No	No				
20		Mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23		Non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	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		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				
		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				
	Type of subordination	Exemption	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36		No	No	No				
37	If yes, specify non-compliant features	N/A	N/A	N/A				

1 Issuer Soverhing Inself. Project Section 1. Section 1	<u> </u>	included in IEAC not included in regulatory capital				
Securing lawfol of the instrument South Park South	_1					
Sa Mans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A Regulatory treatment N/A N/A N/A N/A N/A N/A N/A N/	2					
Regulatory teratment NA	3					
4 Transitional Basel III rules N/A	3a		N/A	N/A	N/A	
Fost-transitional Basel III rules		Regulatory treatment	N/A	N/A	N/A	
Eligible at solorgoup/group/solo N/A	4	Transitional Basel III rules	N/A	N/A	N/A	
First Firs	5	Post-transitional Basel III rules	N/A	N/A	N/A	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9. Par value of instrument of	6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
9 Par value of instrument	7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
9 Par value of instrument	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
11 Original date of issuance	9	Par value of instrument	EUR 1750	CAD 2,000	AUD 50	
Perpetual or dated	10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
13 Significant analythy date January 17, 2025 January 17, 2028 January 31, 2038	11		January 17, 2023	January 17, 2023	January 31, 2023	
Subsequent call subject to prior supervisory approval No No No No No No No N	12	Perpetual or dated	Dated	Dated	Dated	
To Spisopare tail dates, and redemption amount N/A N/A N/A N/A	13	Original maturity date	January 17, 2025	January 17, 2028	January 31, 2038	
16 Subsequent call dates, if applicable NA	14	Issuer call subject to prior supervisory approval	No	No	No	
Coupons/dividends 17 Fixed or floating dividend/soupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary partially partia	15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
Fixed or floating dividend/coupon	16	Subsequent call dates, if applicable	N/A	N/A	N/A	
18 Coupon rate and any related index 19 Existence of a dividend stopper No		Coupons/dividends				
Existence of a dividend stopper No	17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	
Etilly discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No No N	18	Coupon rate and any related index	3MTH EURIBOR+0.43%	4.642%	5.900%	
21 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative Non-convertible	19	Existence of a dividend stopper	No	No	No	
Non-cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-cumulative No	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
23 Convertible or non-convertible (Convertible, fully or partially N/A	21	Existence of a step up or other incentive to redeem	No	No	No	
24 If convertible, conversion trigger (s) NA NA NA NA NA NA NA NA NA N	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, mandatory or optional conversion A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion 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 N/A 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 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
27	25	If convertible, fully or partially	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into N/A	26	If convertible, conversion rate	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	NA	NA	NA	
Write-down feature No No No No No No No N	28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
31 If write-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A N/	29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/	30		No	No	No	
33 If write-down, permanent or temporary NA NA NA NA NA If temporary write-down, description of write-down mechanism NA NA NA NA NA NA NA NA NA N	31		N/A	N/A	N/A	
If temporary write-down, description of write-down mechanism N/A N/A N/A Type of subordination Exemption Exemption Exemption Exemption Exemption Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated	32		N/A	N/A	N/A	
Type of subordination Exemption Exemption Exemption Exemption Exemption Standard Unsubordinated Unsubordina	33	If write-down, permanent or temporary	NA	NA	NA	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubo	34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
36 Non-compliant transitioned features No No No	34a	Type of subordination	Exemption	Exemption	Exemption	
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	36			No	No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	37	If yes, specify non-compliant features	N/A	N/A	N/A	

1	Included in TEAC not include		Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
Sa	instruments governed by foreign law)	N/A	IN/A
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules		N/A
	Post-transitional Basel III rules		N/A
5	Eliqible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
	71	N/A - Amount eligible for TLAC only	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	GBP 650	N/A - Amount eligible for TLAC only AUD 50
9			
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 24, 2023	January 31, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 24, 2028	January 31, 2038
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount		N/A
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		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	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

	ır	icluded in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
		XS2581246183		XS2584499599
		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)			
		N/A	N/A	N/A
4		N/A		N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A
7		Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most 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 500	HKD 800	AUD 50
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	February 1, 2023	February 7, 2023	February 7, 2023
12	Perpetual or dated	Dated	Dated	Dated
13		February 1, 2028	February 7, 2028	February 7, 2038
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	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	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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	If convertible, fully or partially	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		N/A		N/A
33	If write-down, permanent or temporary	NA	NA	NA
34		N/A	N/A	N/A
34a		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
			•	•

	ır	icluded in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
		XS2435102103		XS2596452552
		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	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	N/A - Amount eligible for TLAC only
		EUR 28	JPY 3000	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
12	Perpetual or dated	Dated	Dated	Dated
13		January 25, 2034	February 10, 2028	March 9, 2028
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.034%	1.03%	5.170%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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	If convertible, fully or partially	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		N/A	N/A	N/A
34a		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
			•	

	ır	icluded in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada		Royal of Canada
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2597012959		CA780086XL38
		ONTARIO	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6		N/A	N/A	N/A
7		Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most 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
	Original date of issuance	March 10, 2023		April 20, 2023
12	Perpetual or dated	Dated		Dated
13		March 10, 2026	March 31, 2028	May 1, 2028
14	Issuer call subject to prior supervisory approval	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
18	Coupon rate and any related index	3.650%	0.83%	4.632%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25		N/A		N/A
26	If convertible, conversion rate	N/A	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	N/A
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	N/A
32		N/A		N/A
33	If write-down, permanent or temporary	NA		NA
34		N/A		N/A
34a		Exemption		Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
			·	

	Included in TLAC not included in regulatory capital				
	Issuer	Royal of Canada		Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZY32	US78016EZH34	US78016HZQ63	
	Governing law(s) of the instrument	NEW YORK		NEW YORK	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	
	instruments governed by foreign law)				
		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	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 1600		USD 900	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	April 27, 2023		April 27, 2023	
	Perpetual or dated	Dated		Dated	
13		April 25, 2025	July 26, 2024	May 2, 2033	
14	Issuer call subject to prior supervisory approval	No		No	
15		N/A		N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17				Fixed	
18		4.950%	3.970%	5.000%	
19		No	No	No	
20		Mandatory		Mandatory	
21		No	No	No	
22		Non-cumulative		Non-cumulative	
23		Non-convertible		Non-convertible	
24		N/A		N/A	
25		N/A		N/A	
26		N/A		N/A	
27		NA		NA	
28		N/A		N/A	
29		N/A		N/A	
30		No		No	
31		N/A		N/A	
32		N/A		N/A	
33		NA		NA	
34		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	N/A	

Issuer	
1 Issuer Royal of Canada Royal of Canada Royal of Canada Royal of Canada Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) XS2435102103 XS2633814327 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 governeed by foreign law'. Regulatory treatment 4 Transitional Basel III rules 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 6 Eligible at solo/group/group&solo N/A N/A 7 Instrument type (types to be specified by jurisdiction) N/A N/A N/A N/A N/A 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A N/A Regulatory treatment N/A N/A N/A N/A N/A N/A N/A N/	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A Regulatory treatment N/A Transitional Basel III rules N/A Post-transitional Basel III rules N/A Eligible at solo/group/	
instruments governed by foreign law. Regulatory treatment Transitional Basel III rules N/A N/A N/A N/A Post-transitional Basel III rules N/A Eligible at solo/group/group&solo N/A N/A N/A N/A N/A N/A Eligible at solo/group/group&solo N/A N/A N/A N/A N/A N/A N/A N/	
Regulatory treatment	
4 Transitional Basel III rules N/A	
5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligib	
6 Eligible at solo/group/group&solo N/A	
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument EUR 82 JPY 20,000 10 Accounting classification Liability - fair value option Liability - fair	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call dates, oritingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 18 Coupon rate and any related index 19 N/A - Amount eligible for TLAC only N	
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 PY 20,000 1 Liability - fair value option 1 L	
10 Accounting classification Liability - fair value option Liability - amortised cost 11 Original date of issuance June 7, 2023 June 12, 2023 12 Perpetual or dated Dated Dated 13 Original maturity date January 25, 2034 June 12, 2030 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 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.02%	only
11 Original date of issuance June 7, 2023 June 12, 2023 12 Perpetual or dated Dated Dated 13 Original maturity date January 25, 2034 June 12, 2030 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 N/A 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.034% 1.02%	
12 Perpetual or dated Dated Dated 13 Original maturity date January 25, 2034 June 12, 2030 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 N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.034% 1.02%	
13 Original maturity date January 25, 2034 June 12, 2030 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 N/A 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.034% 1.02%	
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 Fixed or floating dividend/coupon Fixed Fixed 17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.034% 1.02%	
15 Optional call date, contingent call dates and redemption amount N/A N/A N/A N/A N/A Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Coupon rate and any related index 1.034% 1.034%	
16 Subsequent call dates, if applicable N/A N/A Coupons/dividends	
Coupons/dividends Fixed 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 1.034% 1.02%	
17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 1.034% 1.02%	
18 Coupon rate and any related index 1.034% 1.02%	
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 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						
210000	Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital						
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2639003917	CA780086ZE76	CA780086ZH08			
3 Governing law(s) of the instrument	ONTARIO	ONATRIO	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)		1377				
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 (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	HKD 400	CAD 1,250	CAD 1,250			
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
11 Original date of issuance	June 23, 2023	June 23, 2023	June 23, 2023			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	June 23, 2026	June 23, 2026	June 24, 2030			
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	4.800%	5.341%	5.228%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	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					
51000	Other TLAC instruments issued directly by the ban				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2644756608	XS2645274577	XS2646090972		
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)	1				
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 (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 750	AUD 50	USD 50		
10 Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	July 5, 2023	July 5, 2023	July 7, 2023		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	July 5, 2028	July 5, 2033	July 7, 2025		
14 Issuer call subject to prior supervisory approval	No	No	No		
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	4.125%	6.165%	5.550%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	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						
3.00.00	Other TLAC instruments issued directly by the	bank				
Included in TLAC not included in regulatory capital						
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2646130273	XS2646658687	XS2647279285			
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)	1973	1477	N/A			
Regulatory treatment	N/A	N/A	N/A			
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	HKD 500	CNH 425	USD 50			
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
11 Original date of issuance	July 7, 2023	July 7, 2023	July 11, 2023			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	July 7, 2026	July 7, 2026	July 11, 2025			
14 Issuer call subject to prior supervisory approval	No	No	No			
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A			
16 Subsequent call dates, if applicable	N/A	N/A	N/A			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	4.885%	3.400%	5.641%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	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				
District	Other TLAC instruments issued directly by the			
	Included in TLAC not included in regulatory			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZZ07	US78016HZR47	US78016HZS20	
Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1000	USD 350	USD 1000	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11 Original date of issuance	July 20, 2023	JULY 20 ,2023	July 20, 2023	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	July 20, 2026	JULY 20 ,2026	August 1, 2028	
14 Issuer call subject to prior supervisory approval	No	No	No	
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16 Subsequent call dates, if applicable	N/A	N/A	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	
18 Coupon rate and any related index	5.200%	SOFR INDEX+1.08%	5.200%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	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 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			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig				
	instruments governed by foreign law)	y			
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 1.75			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	November 21, 2018			
12	Perpetual or dated	Dated			
13	Original maturity date	November 21, 2028			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	November 21, 2023 (100%)			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	4.0%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	15	USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)
16	Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 2029 (163.67%), February 1, 2031 (198.74%), February 1, 2031 (198.74%), February 1, 2031 (198.74%), February 1, 2034 (209.39%), February 1, 2036 (231.06%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2040 (281.40%), February 1, 2041 (295.61%), February 1, 2040 (241.40%), February 1, 2041 (326.22%) February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	5.00%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29		No	No	No
30	Write-down feature			
30 31	If write-down, write-down trigger (s)	N/A	N/A	N/A
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A	N/A
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A	N/A N/A
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
30 31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
30 31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments 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)	XS1932561712		
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	JPY 300		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	February 14, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	February 14, 2029		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (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	0.52%		
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)	XS1939253081	XS1949532755	780086QT4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a		N/A	N/A	N/A
04	eligible instruments governed by foreign law)			1471
-	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other 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		Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 19, 2019	February 28, 2019	March 20, 2019
12		Dated	Dated	Dated
13		February 19, 2049	February 28, 2024	March 20, 2030
14		Yes	No	Yes
15		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	N/A	March 21, 2022 (100%), March 21, 2024 (100%), March
		(140.8%), February 19, 2027 (147.86%), February 19, 2028 (155.27%), February 19, 2029 (163.04%), February 19, 2030 (171.21%), February 19, 2031 (179.75%), February 19, 2031 (179.75%), February 19, 2032 (188.80%), February 19, 2033 (198.26%), February 19, 2034 (208.16%), February 19, 2036 (229.57%), February 19, 2037 (241.07%), February 19, 2038 (253.15%), February 19, 2039 (265.46%), February 19, 2040 (279.15%), February 19, 2041 (293.14%), February 19, 2042 (307.83%), February 19, 2043 (323.25%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2048 (412.75%)		21, 2025 (100%), March 21, 2026 (100%), March 21, 2027 (100%), March 21, 2028 (100%), March 21, 2029 (100%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.01%	3m GBP LIBOR, subject to floor (1.64%)	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75% Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent 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
34a			II In a colo and in a to al	Unsubordinated
35		Unsubordinated	Unsubordinated	Ulisubululilateu
35 36		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 ban	k	
		Included in TLAC not included in regulatory capita	l	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1949502253	780086QU1	780086QV9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	5	10
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		March 25, 2019	March 26, 2019	April 16, 2019
12	Perpetual or dated	Dated	Dated	Dated
13		March 26, 2029	March 26, 2030	April 16, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)
16	Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%), March 26, 2029 (137.82%)	April 17, 2023 (100%), April 16, 2024 (100%), April 16, 2025 (100%), April 16, 2026 (100%), April 16, 2027 (100%), April 16, 2028 (100%), April 16, 2029 (100%)
	Coupons/dividends		· · ·	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
- 00	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM0023AUI2	78014RAY6		
3	Governing law(s) of the instrument	Province of Ontario	New York		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	e N/A	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 5	USD 15		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 18, 2019	July 5, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 18, 2039	July 5, 2030		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)	July 5, 2022 (100%)		
16	Subsequent call dates, if applicable	N/A	July 5, 2023 (100%), July 5, 2024 (100%), July 5, 2025 (100%), July 5, 2026 (100%), July 5, 2027 (100%), July 5, 2028 (100%), July 5, 2029 (100%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	1.56%	3.07%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
	If yes, specify non-compliant features	N/A	N/A		

Commonship Com	Royal Bank of Canada XS2041771986 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
1 Issuer Royal Bank of Canada 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	XS2041771986 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument New York 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated 13 Original maturity date Lissuer call subject to prior supervisory approval N/A N/A N/A	XS2041771986 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument USD 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval No Optional call date, contingent call dates and redemption amount N/A	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument USD 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument USD 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 VSD 5.6 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 1 N/A	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount Other TLAC Instruments N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 1 N/A N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No No	N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No No	USD 1.26 Liability - fair value option
10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	Liability - fair value option
11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	
12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	0 1 1 10 0010
12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	September 16, 2019
14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	Dated
15 Optional call date, contingent call dates and redemption amount N/A	September 16, 2024
	No
40 01 1111 26 111	N/A
16 Subsequent call dates, if applicable N/A	N/A
Coupons/dividends	
17 Fixed or floating dividend/coupon Float	Float
18 Coupon rate and any related index 3m USD LIBOR, subject to floor (1.10%) and	d cap (3.6%) 3m USD LIBOR, subject to floor (1.60%)
19 Existence of a dividend stopper No	No
20 Fully discretionary, partially discretionary or mandatory Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No	No
22 Noncumulative or cumulative Non-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) N/A	N/A
25 If convertible, fully or partially N/A	N/A
26 If convertible, conversion rate N/A	N/A
27 If convertible, mandatory or optional conversion N/A	N/A
28 If convertible, specify instrument type convertible into N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A	N/A
30 Write-down feature No	No
31 If write-down, write-down trigger (s) N/A	N/A
32 If write-down, full or partial N/A	N/A
33 If write-down, permanent or temporary N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A	N/A
34a Type of subordination Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No	
37 If yes, specify non-compliant features N/A	No

_	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1		Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329		
3 3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Province of Ontario N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5 6	Post-transitional Basel III rules	N/A N/A		
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	September 20 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	September 20, 2049		
14	Issuer call subject to prior supervisory approval	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	September 20, 2021 (107.5369%) September 20,2022(111.515765%), September		
		20,203(115,641849%), September 20, 2024(119.920597%), September 20, 2025(124.357659%), September 20, 2025(124.357659%), September 20, 2026(138.95892%), September 20, 2028(138.678395%), September 20, 2028(138.678395%), September 20, 2029(143.809496%), September 20, 2031(164.30447%), September 20, 2031(165.4648274%), September 20, 2033(166.30396%), September 20, 2034(160.303648), September 20, 2035(178.838123%), September 20, 2037(192.316973%), September 20, 2036(185.465133%), September 20, 2037(192.316973%), September 20, 2039(206.811711%), September 20, 2039(206.811711%), September 20, 2040(214.463744%), September 20, 2041(222.398903%), September 20, 2044(230.627662%), September 20, 2044(248.009839%), September 20, 2044(265.7186203%), September 20, 2046(266.702092%), September 20, 2047(276.57007%), September 20, 2048(286.803162%)		
	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed		
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.70%		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.70% No		
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.70% No Mandatory		
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3.70% No Mandatory No		
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.70% No Mandatory No Non-cumulative		
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.70% No Mandatory No Non-cumulative Non-convertible		
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.70% No Mandatory No Non-convertible N/A		
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3.70% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.70% No Mandatory No Non-convertible N/A		
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.70% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, unly or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	3.70% No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature	3.70% No Mandatory No Non-counwlative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.70% No Mandatory No Non-convertible Ni/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partiall If write-down, full or partial	3.70% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, partial If write-down, permanent or temporary	3.70% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	3.70% No Mandatory No Non-counwlative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3.70% No Mandatory No Non-cumulative Non-convertible NI/A NO NI/A NO NI/A NO NI/A NO NI/A NO NI/A NO NI/A Exemption		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3.70% No Mandatory No Non-counwlative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A		

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	runionto			
	Included in TLAC instruments issued directly by the bank				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	N/A			
ou	eligible instruments governed by foreign law)	14/7			
	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%),			
10	Subsequent can dates, if applicable	October 4, 2025(100.00%), October 4, 2024(100.00%), October 4, 2025(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			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			
<u> </u>	1-1, -E-1-1,E	1.91.1			

Subsequence Company		Disclosure template for main features of regulatory capital instruments			
Issuer can be compared to the compared to th					
Suster					
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086RH9	1	U , i	Royal Bank of Canada		
Sovering law(s) of the instrument Province of Ontario					
aal Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments) governed by foreign law) NA Regulatory treatment NA 5 Post-transitional Basel III rules NA 6 Eligible instruments NA 7 Instrument type (types to be specified by jurisdiction) NA 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA 9 Par value of instrument 3 10 Accounting dassification Liability- fair value option 11 Original date of issuance October 29, 2019 12 Perpetual subject to prior supervisory approval Ves 13 Original maturity date October 29, 2029 4 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount October 29, 2022(102.5%) 16 Subsequent call dates, if applicable April 29, 2022(102.6%), October 29, 2023(102.75%), October 29, 2023(102.75%), October 29, 2023(102.75%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.5	3		Province of Ontario		
eligible instruments governed by foreign law)			-		
Regulatory treatment	-	, ,	.,,,		
Transitional Basel III rules N/A		0 1 0 1			
6 Eligible at solicytroup/group/solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting dassification 11 Original date of issuance 12 Perpetual or dated 13 Control date of issuance 14 Distruments 15 Control date of issuance 16 Cotober 29, 2021 17 Perpetual or dated 18 Issuer call subject to prior supervisory approval 18 Issuer call subject to prior supervisory approval 19 Subsequent call dates, contingent call dates and redemption amount 19 Cotober 29, 2021 (102.5%), October 29, 2022 (102.5%), April 29, 2022 (102.5%), October 29, 2022 (102.5%	4	• /	N/A		
Instrument type (types to be specified by jurisdiction)	5	Post-transitional Basel III rules	N/A		
Total Instrument type (types to be specified by jurisdiction) Amount recognised in reporting date) NA - Amount eligible for TLAC only	6	Eliqible at solo/group/group&solo	N/A		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Optional call date, contingent call dates and redemption amount 18 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 10 Optional call date, contingent call dates, if applicable 29 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(103.0%), October 29, 2022(103.0%), 29, 202	7		Other TLAC Instruments		
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 October 29, 2029 17 Optional call date, contingent call dates and redemption amount 18 Subsequent call dates, if applicable 29 2023(102.6%), October 29, 2022(102.6%), April 29, 2024(102.6%), October 29, 2023(102.5%), April 29, 2024(102.6%), October 29, 2024(102.6%), April 29, 2024(102.6%), Apr	8				
Toriginal date of issuance	9	Par value of instrument	3		
Perpetual or dated	10	Accounting classification	Liability - fair value option		
Perpetual or dated			, ,		
October 29, 2029 14 Issuer call subject to prior supervisory approval October 29, 2021(102.5%) Optional call date, contingent call dates and redemption amount October 29, 2021(102.5%), October 29, 2021(102.5%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(103.05%), October 29, 2024(103.85%), April 29, 2023(103.35%), October 29, 2028(103.35%), October 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.05%), April 29, 2028(103.15%), October 29, 20			,		
Issuer cell subject to prior supervisory approval Sesure cell subject to prior supervisory approval October 29, 2021(102.5%)		· ·			
Optional call date, contingent call dates and redemption amount		· ·	· ·		
April 29, 2022(102,6%), October 29, 2022(102,6%), April 29, 2023(102,75%), October 29, 2023(102,75%), April 29, 2023(102,75%), October 29, 2023(102,75%), April 29, 2023(102,75%), October 29, 2023(102,75%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2027(103,25%), October 29, 2025(103,0%), April 29, 2027(103,25%), October 29, 2028(103,35%), April 29, 2023(103,35%), October 29, 2028(103,35%), April 29, 2028(103,35%), October 29, 2028(103,35%), April 29, 2028(103,35%), October 29, 2028(103,35%), April 29, 2028(103,5%), April		, , , , , , , , , , , , , , , , , , , ,			
29,2023(102,75%), October 29, 2023(102,75%), April 29, 2024(102,85%), October 29, 2024(102,85%), April 29, 2025(103,00%), October 29, 2025(103,00%), April 29, 2025(103,00%), October 29, 2025(103,00%), April 29, 2025(103,1%), October 29, 2025(103,1%), April 29, 2025(103,1%), October 29, 2025(103,1%), April 29, 2025(103,35%), October 29, 2025(103,35%), April 29, 2025(103,35%), April 29, 2025(103,35%), October 29, 2025(103,35%), April 29, 2025(103,35%), Apri		· •			
2024(102.85%), October 29, 2024(103.85%), April 29, 2025(103.00%), October 29, 2025(103.00%), April 29, 2026(103.10%), October 29, 2025(103.00%), April 29, 2026(103.1%), April 29, 2027(103.25%), October 29, 2026(103.1%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.55%) Coupon rate and any related index		Casadaan aan aasa, ii appinaasid			
29,2025(103.09%), October 29, 2025(103.09%), April 29, 2026(103.1%), October 29, 2026(103.1%), April 29, 2027(103.25%), October 29, 2026(103.1%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.55%) Coupons/dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed Or floating dividend/coupon Fixed Or floating dividend stopper Support and any related index Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5% Pully discretionary, partially discretionary or mandatory Mandatory Lexistence of a dividend stopper No No No Coupon rate and any related index Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5% No No No No No No No No No N					
2026(103.1%), October 29, 2026(103.1%), April 29, 2027(103.25%), Cotober 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2029(103.5%) Coupon rate and any related index Fixed or floating dividend/coupon Fixed Coupon rate and any related index 17 Fixed or floating dividend stopper No Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Convertible, convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate N/A If convertible, pacify instrument type convertible into N/A If convertible, specify instrument type convertible into N/A If write-down, write-down trigger (s) N/A If write-down, write-down, write-down trigger (s) N/A If write-down, write-down, description of write-down mechanism N/A If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A N/					
29.2027(103.25%), October 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), April 29, 2028(103.5%) This of the composition					
Coupons/dividends 29,2029(103.5%), Öctober 29, 2028(103.35%), Äpril 29,2029(103.5%)					
Coupons/dividends Fixed or floating dividend/coupon Existence of a dividend stopper No Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-competible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate No If convertible, mandatory or optional conversion If convertible, specify instrument type convertis into Write-down feature No Write-down, write-down, permanent or temporary If temporary write-down, description of write-down mechanism NyA Non-compliant transitioned features					
Fixed or floating dividend/coupon Fixed Coupon rate and any related index Coupon rate and any related index P1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5% Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative or cumulative Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature No Write-down, write-down trigger (s) N/A If write-down, write-down trigger (s) N/A If write-down, write-down description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A Type of subordination learnery in liquidation (specify instrument type immediately senior to instrument) No No No No No					
Coupon rate and any related index Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5% Pully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature Write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary If write-down, permanent or temporary N/A If write-down, permanent or temporary N/A If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/		,			
2. Existence of a dividend stopper 2. Fully discretionary, partially discretionary or mandatory 2. Existence of a step up or other incentive to redeem 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5% Mandatory 3. Mandatory 3. Mandatory 3. Non-cumulative 4. Non-cumulative 5. Non-convertible or non-convertibl		· ·	1		
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into N/A If convertible, specify instrument type convertis into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated No Unsubordinated No No-compliant transitioned features	18	Coupon rate and any related index			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) N/A If convertible, fully or partially If convertible, conversion rate N/A If convertible, mandatory or optional conversion N/A If convertible, specify instrument type convertible into N/A If convertible, specify instrument it converts into N/A If write-down, write-down trigger (s) N/A If write-down, permanent or temporary If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A Non-compliant transitioned features No Non-compliant transitioned features No Non-compliant transitioned features					
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features		11			
Non-cumulative or cumulative Non-convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary If the porary write-down, description of write-down mechanism If write-down, description of write-down mechanism N/A Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features			·		
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 30 Write-down, write-down trigger (s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 36 Position in subordination 37 Position in subordination fleatures 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features					
If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-down mechanism If write-down, description of write-down mechanism If write-down, permanent or temporary If write-down, description of write-down mechanism If write-down, write-down, write-down, description of write-down mechanism If write-down, write-down, write-down, description of write-down mechanism If write-down,					
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/					
26If convertible, conversion rateN/A27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
27 If convertible, mandatory or optional conversion N/A 28 If convertible, specify instrument type convertible into N/A 29 If convertible, specify issuer of instrument it converts into N/A 30 Write-down feature No 31 If write-down, write-down trigger (s) N/A 32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features					
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A Unsubordinated No		,			
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No		, , ,			
30 Write-down feature No 31 If write-down, write-down trigger (s) N/A 32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features		If convertible, specify instrument type convertible into	•		
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No N/A Exemption Unsubordinated No		· 1 · /			
32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features No					
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No					
34 If temporary write-down, description of write-down mechanism N/A 34a Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Non-compliant transitioned features No		If write-down, full or partial			
34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	33	If write-down, permanent or temporary	N/A		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Non-compliant transitioned features No	34	If temporary write-down, description of write-down mechanism	N/A		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Non-compliant transitioned features No	34a	Type of subordination	Exemption		
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
37 If yes, specify non-compliant features N/A	36	Non-compliant transitioned features	No		
	37	If yes, specify non-compliant features	N/A		

	Disclosure template for main features	s of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not includ				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2057269776	78014RBQ2		
3	Governing law(s) of the instrument	Province of Ontario	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5		N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1	USD 33		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	November 1, 2019	November 8, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	November 1, 2029	November 8, 2027		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	November 1, 2022 (100.0%)	November 8, 2023 (100%)		
16	Subsequent call dates, if applicable	N/A	February 8, 2024(100%), May 8, 2024(100%), August 8, 2024(100%), November 8, 2024(100%), February 8, 2025(100%), May 8, 2025(100%), August, 2025(100%), November 8, 2025(100%), February 8, 2026(100%), May 8, 2026(100%), August 8, 2026(100%), November 8, 2026(100%), February 8, 2027(100%), May 8, 2027(100%), August 8, 2027(100%)		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6: 0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%	2.375%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible		
24	, 55 ()	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26		N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29		N/A	N/A		
30	Write-down feature	No	No		
31		N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36		No	No		
37	If yes, specify non-compliant features	N/A	N/A		

Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital 1 Issuer Royal Bank of Canada	
1 Issuer Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) XS1991332765	
3 Governing law(s) of the instrument Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	
Regulatory treatment	
4 Transitional Basel III rules N/A	
5 Post-transitional Basel III rules N/A	
6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments	
7 insurament type (types to be specimed by jurisduction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLA	Conly
Annount recognised in regulatory capital (currency in minioris, as or most recent reporting date) Par value of instrument USD 50 USD 50	Conly
10 Accounting classification Liability - fair value option	
11 Original date of issuance November 26, 2019	
12 Perpetual or dated Dated	
12 Projection of dated 13 Original maturity date November 26, 2059	
10 Origin maturi, date 11 Supervisory approval 14 Issuer call subject to prior supervisory approval 14 Super call subject to prior supervisory approval 15 Supervisory approval 16 Supervisory approval 17 Supervisory approval 17 Supervisory approval 17 Supervisory approval 17 Supervisory approval 18 Supervisory approva	
15 Optional call date, contingent call dates and redemption amount May 26, 2021 (105.753812%)	
16 Subsequent call dates, if applicable May 26, 2022(109.772457%).	May 26.
26, 2025(122,788074%), May May 26, 2027(132,275725%), 2028(137,302203%), May 26, 26, 2030(147,935435%), May May 26, 2032(159,392146%), 2033(165,449048%), May 26, 26, 2035(178,262084%), May May 26, 2037(192,067413%), 2038(199,365975%), May May 26, 2040(214,805673%), May May 26, 2042(231,441084%), 2043(240,235845%), May 26, 2043(240,235845%), May 26, 2043(248,0258636%), 2048(289,484007%), May 26, 2050(311,902806%), May 26, 2050(311,902806%), May 26, 2050(311,902806%), May 26, 2055(375,84264%), May 26, 2057(404,949397%), May 26, 2057(404,949397%), May 26, 2057(404,949397%), May 26,	May 26, 2029(142.519687%), May 26, 2031(153.556981%), May 26, 2034(171.736112%), May 26, 2034(171.736112%), May 26, 2039(206.941882%), May 26, 2041(222.968289%), May 26, 2044(249.364807%), May 26, 2046(268.676615%), May 26, 2051(323.755113%), May 26, 2053(348.828004%), May 26, 2053(348.828004%), May 26, 2056(390.12466%), May 26, 2056(390.124668), May 26,
17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 3.80%	
18 Coupon rate and any related index 3.80% 19 Existence of a dividend stopper No	
20 Fully discretionary, partially discretionary or mandatory Mandatory	
20 ruly discretionary, partially discretionary or initiation y	
22 Noncumulative or cumulative Non-cumulative Non-cumulative	
22 Non-convertible Non-convertible Non-convertible	
24 If convertible conversion trigger (s) N/A	
25 If convertible, fully or partially N/A	
26 If convertible, conversion rate N/A	
27 If convertible, mandatory or optional conversion N/A	
28 If convertible, specify instrument type convertible into N/A	
29 If convertible, specify issuer of instrument it converts into	
30 Write-down feature No	
31 If write-down, write-down trigger (s) N/A	
32 If write-down, full or partial N/A	
33 If write-down, permanent or temporary N/A	
34 If temporary write-down, description of write-down mechanism N/A	
34a Type of subordination Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated	<u> </u>
35	

1	Disclosure template for main features of regulatory capital inst	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2
3	Governing law(s) of the instrument	Province of Ontario
3a I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A
•	eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	2
10	Accounting classification	Liability - fair value option
11	Original date of issuance	November 26, 2019
12	Perpetual or dated	Dated
13	Original maturity date	November 26, 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	November 26, 2021(102.5%)
16	Subsequent call dates, if applicable	May 26, 2022(102.625%), November 26,2022(102.625%), May 26,2023(102.75%), November 26,2023(102.75%), May 26 2024(103%), November 26, 2024(103%), May 26,2025(103.25%), November 26, 2025(103.25%), May 26, 2026(103.5%), November 26, 2026(103.5%), May 26,2027(103.625%), November 26, 2027(103.625%), May 26,2028(103.75%), November 26, 2028(103.75%), May 26, 2029(104.00%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25% Y7: 3.50% Y8: 3.625% Y9: 3.75% Y10: 4.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
00		
36	Non-compliant transitioned features	No

Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) S1991332682 Royal Bank of Canada Royal Bank of Canada Overning law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment A Transitional Basel III rules N/A N/A N/A Regulatory treatment Instrument Basel III rules N/A N/A N/A N/A Instrument type (types to be specified by jurisdiction) A Mont recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only Par value of instrument AUD 25 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option December 12, 2019 December 18, 2019 December 18, 2019 December 18, 2019 December 18, 2029 Ves	Royal Bank of Canada 780086RM8 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes December 18, 2021(102.5%)
Included in TLAC not included in regulatory capital Royal Bank of Canada Royal Bank o	780086RM8 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A
Issuer	780086RM8 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Regulatory treatment 5 Post-transitional Basel III rules 6 Eligible at solo/group/group/solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 December 12, 2034 December 18, 2029	780086RM8 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Prepetual or dated 13 Original maturity date 13 Original maturity date 15 Province of Ontario 16 Province of Ontario 17 N/A 18 N/A 18 N/A 18 N/A 18 N/A 18 N/A 19 N/A 19 N/A 20 Other TLAC Instruments 20 Other TLAC Instruments 20 Other TLAC Only 21 N/A - Amount eligible for TLAC only 22 N/A - Amount eligible for TLAC only 23 Usability - fair value option 24 December 12, 2019 25 December 18, 2019 26 December 18, 2029	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-legible instruments governed by foreign law) N/A	N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
eligible instruments governed by foreign law) Regulatory treatment A Transitional Basel III rules N/A Post-transitional Basel III rules N/A Eligible at solo/group/group/group/solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument AUD 25 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option December 12, 2019 December 18, 2019 December 18, 2029 December 18, 2029	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
4 Transitional Basel III rules N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at sologroup/group&solo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only 9 Par value of instrument AUD 25 4.1 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance December 12, 2019 December 18, 2019 12 Perpetual or dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
4 Transitional Basel III rules N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at sologroup/group&solo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only 9 Par value of instrument AUD 25 4.1 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance December 12, 2019 December 18, 2019 12 Perpetual or dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 N/A 15 N/A 16 N/A 17 Amount eligible for TLAC only 17 A/A Amount eligible for TLAC only 18 A/A Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 10 Accounting classification 11 Liability - fair value option 12 December 12, 2019 13 December 12, 2019 14 December 13, 2029 15 December 18, 2029	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Instruments Other TLAC Instruments N/A - Amount eligible for TLAC only Liability - fair value option Liability - fair value option Liability - fair value option December 12, 2019 December 18, 2019 Detember 12, 2034 December 18, 2029	Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Amount eligible for TLAC only 16 ALD 25 4.1 17 Accounting classification 18 Liability - fair value option 19 December 12, 2019 19 December 18, 2019 19 Dated 10 Dated 10 December 18, 2029 10 December 18, 2029 10 December 18, 2029	N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Amount eligible for TLAC only 16 ALD 25 4.1 17 Accounting classification 18 Liability - fair value option 19 December 12, 2019 19 December 18, 2019 19 Dated 10 Dated 10 December 18, 2029 10 December 18, 2029 10 December 18, 2029	2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance December 12, 2019 December 18, 2019 12 Perpetual or dated Dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
11 Original date of issuance December 12, 2019 December 18, 2019 12 Perpetual or dated Dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	December 18, 2019 Dated December 18, 2026 Yes
11 Original date of issuance December 12, 2019 December 18, 2019 12 Perpetual or dated Dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	Dated December 18, 2026 Yes
12 Perpetual or dated Dated Dated 13 Original maturity date December 12, 2034 December 18, 2029	Dated December 18, 2026 Yes
	Yes
	Yes
	December 18, 2021(102.5%)
15 Optional call date, contingent call dates and redemption amount December 12, 2021 (100%) December 18, 2021(102.65%)	
16 Subsequent call dates, if applicable December 12, 2022(100%), December 12, 2023(100%), June 18, 2022(102.75%), December 18, 2022(102.75%),	June 18, 2022(102.55%), December 18, 2022(102.55%),
December 12, 2024(100%), December 12, 2025(100%), June 18, 2023(102.75%), December 18, 2023(102.75%),	June 18, 2023(102.6%), December 18, 2023(102.6%),
December 12, 2026(100%), December 12, 2027(100%), June 18, 2024(103%), December 18, 2024(103%), June	June 18, 2024(102.65%), December 18, 2024(102.65%),
December 12, 2028(100%), December 12, 2029(100%), 18, 2025(103%), December 18, 2025(103%), June 18,	June 18, 2025(102.75%), December 18, 2025(102.75%),
December 12, 2030(100%), December 12, 2031(100%), December 12, 2031(100%), 2026(103.25%), December 18, 2026(103.25%), June 18,	June 18, 2026(103%)
December 12, 2032(100%), December 12, 2033(100%) 2027(103.25%), December 18, 2027(103.25%), June 18,	
2028(103.5%), December 18, 2028(103.5%), June 18,	
2029(103.5%)	
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed	Fixed
18 Coupon rate and any related index 2.70% 1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19 Existence of a dividend stopper No No	No
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No No	No
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) N/A N/A	N/A
25 If convertible, fully or partially N/A N/A	N/A
26 If convertible, conversion rate N/A N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A	N/A
28 If convertible, specify instrument type convertible into N/A N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A N/A	N/A
30 Write-down feature No No	No
31 If write-down, write-down trigger (s) N/A N/A	N/A
32 If write-down, full or partial N/A N/A	N/A
33 If write-down, permanent or temporary N/A N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A N/A	N/A
34a Type of subordination Exemption Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No No	No
37 If yes, specify non-compliant features N/A N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
_		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991338291	78014RBU3	XS2092547194	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A	
04	eligible instruments governed by foreign law)		Contraction		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 50	USD 3	USD 3.3	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		December 19, 2019	December 23, 2019	December 31, 2019	
	Perpetual or dated	Dated	Dated	Dated	
13		December 19, 2031	June 23, 2028	December 31, 2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	No	
15	Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102,4%)	N/A	
16	Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%), June 23, 2023(102.4%), December 23, 2023(102.4%), June 23, 2024(102.4%), December 23, 2024(102.4%), June 23, 2025(102.6%), December 23, 2025(102.6%), June 23, 2026(102.6%), December 23, 2026(102.6%), June 23, 2027(103%), December 23, 2027(103%)	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float	
18	Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main featur	es of regulatory capital instruments			
	Other TLAC instruments i	ssued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2092546972	XS2092546386		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	ole N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 2.125	GBP 0.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	December 31, 2019	December 31, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	December 31, 2024	December 31, 2024		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	SONIA, subject to floor (1.00%)	SONIA, subject to floor (1.05%)		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main 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)	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 instr	ruments
	Other TLAC instruments issued directly by the bank	uniones
	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
	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

	Disclosure template for main features of regulatory capital instr	uments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCA6
3	Governing law(s) of the instrument	New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual
	eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.25
10	Accounting classification	Liability - fair value option
11	Original date of issuance	January 31, 2020
12	Perpetual or dated	Dated
13	Original maturity date	January 31, 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2022 (102.25%)
16	Subsequent call dates, if applicable	July 31, 2022(102.25%), January 31, 2023(102.25%), July
		31, 2023(102.5%), January 31, 2024(102.5%), July 31,
		2024(102.5%), January 31, 2025(102.5%), July 31,
		2025(102.5%), January 31, 2026(102.5%), July 31,
		2026(103%), January 31, 2027(103%), July 31,
		2027(103%), January 31, 2028(103.00%), July 31,
		2028(103.25%), January 31, 2029(103.25%), July 31,
		2029(103.25%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify instrument type convertible into	N/A
30	Write-down feature	No No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
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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 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	Original maturity date	February 5, 2060	February 6, 2040		
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	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, 2029(138.67840%), February 5, 2030(143.80950%), February 5, 2031(149.13045%), February 5, 2032(154.64827%), February 5, 2034(166.30396%), February 5, 2035(172.45721%), February 5, 2036(178.83812%), February 5, 2037(185.45513%), February 5, 2038(192.31697%), February 5, 2039(199.43270%), February 5, 2040(206.81171%), February 5, 2041(214.46374%), February 5, 2042(222.39890%), February 5, 2043(230.62766%), February 5, 2044(239.16089%), February 5, 2045(248.00984%), February 5, 2046(257.18620%), February 5, 2047(266.70209%), February 5, 2049(286.80316%), February 5, 20501(308.41923%), February 5, 2052(319.83074%), February 5, 2053(331.66448%), February 5, 2054(343.93606%), February 5, 2055(356.66170%), February 5, 2056(369.8818%), February 5, 2056(369.8818%), February 5, 2057(383.54293%), February 5, 2058(397.73402%), 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	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 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		

	Diselect	re template for main features of regulatory conital instru	monto		
-	Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank				
—	Other LEAC Instruments issued directly by the Dank Included in TLAC not included in regulatory capital				
1	Issuer	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	
	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%)	
16	Subsequent call dates, if applicable	February 18, 2023(111.193466%), February 18, 2025(119.343502%), February 18, 2026(123.639868%), February 18, 2025(119.343502%), February 18, 2026(123.639868%), February 18, 2027(126.09903%), February 18, 2028(132.70176%), February 18, 2029(137.47845%), February 18, 2031(147.556148%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(176.098674%), February 18, 2034(164.072795%), February 18, 2036(176.098674%), February 18, 2036(126.098674%), February 18, 2036(126.098674%), February 18, 2046(226.08582%), February 18, 2044(233.686772%), February 18, 2046(250.815078%), February 18, 2044(233.686772%), February 18, 2046(250.815078%), February 18, 2047(259.844421%), February 18, 2046(250.815078%), February 18, 2050(288.930016%), February 18, 2051(299.331497%), February 18, 2052(310.107431%), February 18, 2053(321.271298%), February 18, 2053(344.819200%), February 18, 2056(343.819200%), February 18, 2056(357.232691%), February 18, 2056(348.819200%), February 18, 2056(3637.232691%), February 18, 2056(383.416418%), February 18, 2056(397.219409%).	August 21, 2022(102.300%), February 21, 2023(102.300%), August 21, 2023(102.300%), August 21, 2024(102.400%), February 21, 2025(102.400%), August 21, 2025(102.400%), August 21, 2025(102.400%), February 21, 2025(102.400%), February 21, 2025(102.400%), February 21, 2025(102.400%), February 21, 2025(102.750%), February 21, 2025(102.750%), August 21, 2028(103.000%), February 21, 2028(103.000%), August 21, 2029(103.000%), August 21, 2029(103.000%).	August 27, 2022(102.00%), February 27, 2023(102.00%), August 27, 2023(102.00%), August 27, 2023(102.00%), August 27, 2024(102.200%)	
47	Coupons/dividends		Fined	Final Flash	
17	Fixed or floating dividend/coupon	Fixed	Fixed V4.2:2.20% V2.4:2.20% V5.6:2.40% V7.8:2.75% V0.10:	Fixed-Float	
18	Coupon rate and any related index	3.60%	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10: 3.00%		
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	
31	If write-down, write-down trigger (s)	N/A	N/A	IN/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	IN/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
	If yes, specify non-compliant features	N/A	N/A	N/A	
	V - 1 - V	L.·	I ·	l :	

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

	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)	78014RCN8	
3	Governing law(s) of the instrument	New York	
_	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	
Ja	eligible instruments governed by foreign law)	Contractual	
	Regulatory treatment	+	
4	Transitional Basel III rules	N/A	
5	Post-transitional Basel III rules	N/A	
6	Eligible at solo/group/group&solo	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 8.225	
10	Accounting classification	Liability - fair value option	
11	Original date of issuance	March 27, 2020	
	Perpetual or dated	Dated	
12			
13	Original maturity date	March 27, 2025	
14	Issuer call subject to prior supervisory approval	Yes	
15	Optional call date, contingent call dates and redemption amount	March 27, 2022(101.500%)	
16	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		
17	Fixed or floating dividend/coupon	Fived-Float	
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed-Float V1.2: 1 50%	
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50%	
18 19	Coupon rate and any related index Existence of a dividend stopper	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No	
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory	
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No	
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative	
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible	
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A	
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A	
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A	
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	INVA		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
7	Eligible at solo/group/group&solo	N/A	N/A		
8	Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments 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 Original maturity date	Dated April 6, 2035	Dated April 6, 2040		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	Yes April 6, 2022(100.00%),	April 7, 2022(100.000%)		
16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 6, 2022(100.00%), April 6, 2023(100.000%), April 6, 2024(100.00%), April 6,	October 7, 2022(100.000%), April 7, 2023(100.000%),		
		2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2039(100.00%), April 6, 2031(100.00%), April 6, 2031(100.00%), April 6, 2031(100.00%), April 6, 2033(100.00%), April 6, 2034(100.00%).	October 7, 2023(100.000%), April 7, 2024(100.000%), October 7, 2024(100.000%), April 7, 2025(100.000%), October 7, 2025(100.000%), April 7, 2025(100.000%), October 7, 2026(100.000%), April 7, 2026(100.000%), October 7, 2027(100.000%), April 7, 2028(100.000%), October 7, 2028(100.000%), April 7, 2028(100.000%), October 7, 2028(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, 2031(100.000%), April 7, 2033(100.000%), October 7, 2034(100.000%), April 7, 2033(100.000%), October 7, 2034(100.000%), April 7, 2035(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, 2036(100.000%), October 7, 2038(100.000%), April 7, 2038(100.000%), 7, 2038(100.000%),		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	2.600%	2.85%		
19	Existence of a dividend stopper	No No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
		•	•		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332336	780086RY2		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 190	10		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 7, 2020	April 8, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 7, 2060	April 8, 2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 7, 2025(117.625534%),	April 8, 2022(100.000%)		
16	Subsequent call dates, if applicable	April 7, 2026(121.507176%), April 7, 2027(125.516913%), April 7, 2028(121.507176%), April 7, 2029(133.937718%), April 7, 2030(138.357662%), April 7, 2031(142.923465%), April 7, 2032(147.639939%), April 7, 2033(152.512057%), April 7, 2033(152.512057%), April 7, 2033(152.542057%), April 7, 2033(1618.114489%), April 7, 2033(158.524393%), April 7, 2038(179.393122%), April 7, 2039(185.313095%), April 7, 2040(191.428427%), April 7, 2039(185.313095%), April 7, 2042(204.271169%), April 7, 2043(210.1012117%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2044(241.295053%), April 7, 2044(241.295053%), April 7, 2045(24.64232.599276%), April 7, 2047(240.275053%), April 7, 2050(264.855896%), April 7, 2051(273.596141%), April 7, 2052(282.624813%), April 7, 2053(291.951432%), April 7, 2054(301.585830%), April 7, 2055(332.438946%), April 7, 2056(321.818921%), April 7, 2059(354.741942%), April 7, 2058(343.409431%), April 7, 2059(354.741942%)	October 8, 2022(100.000%), April 8, 2023(100.000%), October 8, 2023(100.000%), April 8, 2024(100.000%), October 8, 2024(100.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.30%	2.75%		
19	Existence of a dividend stopper	No No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disalson	re template for main features of regulatory capital instru	manta	
-	Disclosui	re template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank	ments	
\vdash		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332179	78014RCS7	XS1991337723
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a		N/A	Contractual	N/A
0	eligible instruments governed by foreign law)		- Contractada	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 100	USD 10	EUR 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 14, 2020	April 14, 2020	April 16, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 14, 2060	April 14, 2032	April 16, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 14, 2025(120.036283%)	April 14, 2023(100.000%)	April 16, 2025(100.00%),
16	Subsequent call dates, if applicable	April 14, 2026(124.501633%), April 14, 2022(129.1330.94%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.947133%), April 14, 2031(149.447133%), April 14, 2033(150.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.990758%), April 14, 2036(179.990758%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2040(213.940578), April 14, 2040(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(249.208415%), April 14, 2046(258.478968%), April 14, 2047(268.094385%), April 14, 2048(278.067496%), April 14, 2045(249.208415%), April 14, 2058(218.10536%), April 14, 2050(299.140519%), April 14, 2051(310.286546%), April 14, 2055(359.077161%), April 14, 2058(366.98575%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2059(415.563902%).	October 14, 2023(100.000%), April 14, 2024(100.000%), October 14, 2024(100.000%), April 14, 2025(100.000%), October 14, 2025(100.000%), April 14, 2026(100.000%), October 14, 2026(100.000%), April 14, 2027(100.000%), October 14, 2027(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.72%	2.94%	2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		No	No N/A	No N/A
36	If yes, specify non-compliant features	N/A		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341089	XS1991340941	78014RCR9	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 12	EUR 50	USD 3.775	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	April 20, 2020	April 27, 2020	April 30, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	April 20, 2035	April 27, 2035	April 30, 2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 20, 2025(100.000%)	April 27, 2025(100.000%)	April 30, 2022(102.250%)	
16	Subsequent call dates, if applicable	April 20, 2026(100.000%), April 20, 2027(100.000%), April 20, 2028(100.000%), April 20, 2029(100.000%), April 20, 2029(100.000%), April 20, 2031(100.000%), April 20, 2031(100.000%), April 20, 2032(100.000%), April 20, 2033(100.000%), April 20, 2034(100.000%)		October 30, 2022(102.500%), April 30, 2023(102.500%), October 30, 2023(102.500%), April 30, 2024(102.500%), October 30, 2024(103.000%)	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	2.13%	2.15%	Y1-2: 2.25%, Y3-4: 2.50%, Y5: 3.00%	
19		No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27		N/A	N/A	N/A	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
-	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34	in temperary winte-down, description of winte-down meenanism				
34a	Type of subordination	Exemption	Exemption	Exemption	
34a	Type of subordination	Exemption Unsubordinated	Exemption Unsubordinated	Unsubordinated	
34a	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:	sued directly by the bank			
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCT5	CAMM002JFUN5		
3	Governing law(s) of the instrument	New York	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A		
	eligible instruments governed by foreign law				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2	EUR 55.98		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 30, 2020	February 25, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 30, 2025	February 25, 2050		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 30, 2022(100.000%)	February 25, 2022(60.68233%)		
16	Subsequent call dates, if applicable	October 30, 2022(100.000%), April 30, 2023(100.000%), October 30, 2023(100.000%), April 30, 2024(100.000%), October 30, 2024(100.000%)	February 25, 2023(61.77461%), February 25, 2024(62.88655%), February 25, 2025(64.01851%), February 25, 2025(64.01851%), February 25, 2027(66.34392%), February 25, 2028(67.53811%), February 25, 2029(68.75379%), February 25, 2030(68.99136%), February 25, 2031(71.25121%), February 25, 2032(72.53373%), February 25, 2033(73.83933%), February 25, 2034(75.16844%), February 25, 2035(76.52147%), February 25, 2036(77.89866%), February 25, 2037(79.30104%), February 25, 2038(80.72846%), February 25, 2039(82.18157%), February 25, 2040(83.66084%), February 25, 2041(85.16673%), February 25, 2042(86.69974%), February 25, 2043(88.26033%), February 25, 2044(89.84902%), February 25, 2044(89.84902%), February 25, 2046(93.11269%), February 25, 2047(94.78872%), February 25, 2048(86.23182%)		
	Coupons/dividends		7)///2/d6 //d/d9%\ Eabrian/ 95 9///d/d8 93183%\		
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	2.00%	1.80%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
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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)	780086SB1	780086SD7	XS1991331874	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 8.25	USD 1.75	50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)	
16	Subsequent call dates, if applicable		November 19, 2022(101.650%), May 19, 2023(101.650%),		
		November 15, 2023(101.650%), May 15, 2024(101.650%),	November 19, 2023(101.750%), May 19, 2024(101.750%),	22, 2027(100.000%), May 22, 2028(100.000%), May 22,	
		November 15, 2024(101.800%)	November 19, 2024(101.850%), May 19, 2025(101.850%),	2029(100.000%), May 22, 2030(100.000%), May 22,	
			November 19, 2025(102.000%), May 19, 2026(102.000%),		
			November 19, 2026(102.500%)	2033(100.000%), May 22, 2034(100.000%)	
-	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-3: 1.50%, Y4: 1.65%, Y5: 1.80%	Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6:	2.70%	
10	Coupon rate and any related index	11-3: 1.50%, 14: 1.65%, 15: 1.60%	2.00%, Y7: 2.50%	2.70%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332096	XS1991331957		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment	AL/A	N/A		
4	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A		
5 6	Eliqible at solo/group/group&solo	N/A	N/A N/A		
7		N/A	Other TLAC Instruments		
8	Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 200	80		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	May 26, 2020	June 18, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 26, 2054	June 18, 2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	May 26, 2025(117.625534%)	June 18, 2024(100.000%)		
16	Subsequent call dates, if applicable	May 26, 2026(121.507176%), May 26, 2027(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2031(142.923465%), May 26, 2032(147.639939%), May 26, 2033(152.512057%), May 26, 2034(157.544955%), May 26, 2035(162.743939%), May 26, 2036(168.114489%), May 26, 2039(185.313095%), May 26, 2040(191.428427%), May 26, 2041(197.745565%), May 26, 2041(197.745565%), May 26, 2042(204.271169%), May 26, 2044(217.975517%), May 26, 2045(225.168709%), May 26, 2044(217.975517%), May 26, 2048(248.204129%), May 26, 2047(240.275053%), May 26, 2048(248.204129%), May 26, 2049(256.394866%), May 26, 2050(264.855896%), May 26, 2051(273.596141%), May 26, 2052(282.624813%), May 26, 2053(291.951432%)	June 18, 2025(100.000%), June 18, 2026(100.000%), June 18, 2027(100.000%), June 18, 2028(100.000%), June 18, 2030(100.000%), June 18, 2031(100.000%), June 18, 2032(100.000%), June 18, 2033(100.000%), June 18, 2034(100.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.30%	2.73%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No N/A	No N/A		
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No No	No		
37	If yes, specify non-compliant features	N/A	N/A		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss	sued directly by the bank			
	Included in TLAC not include	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SJ4	780086SK1		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	15.0	1.3		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	July 16, 2020	July 23, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	July 16, 2025	July 23, 2027		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.510%)	July 23, 2022(101.400%),		
16	Subsequent call dates, if applicable	January 16, 2024(101.510%), July 16, 2024(101.510%), January 16, 2025(101.510%)	January 23, 2023(101.500%), July 23, 2023(101.500%), January 23, 2024(101.600%), July 23, 2024(101.600%), January 23, 2025(101.750%), July 23, 2025(101.750%), January 23, 2026(102.000%), July 23, 2026(102.000%), January 23, 2027(102.250%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index		Y1-2: 1.40%, Y3: 1.50%, Y4: 1.60%, Y5: 1.75, Y6: 2.00%,		
		1.51%	Y7: 2.25%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital inst	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331791
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	53
10	Accounting classification	Liability - fair value option
11	Original date of issuance	August 7, 2020
12	Perpetual or dated	Dated
13	Original maturity date	August 7, 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	August 7, 2023(100.000%)
16	Subsequent call dates, if applicable	August 7, 2024(100.000%), August 7, 2025(100.000%), August 7, 2026(100.000%), August 7, 2027(100.000%), August 7, 2028(100.000%), August 7, 2029(103.000%), August 7, 2030(100.000%), August 7, 2031(100.000%), August 7, 2032(100.000%), August 7, 2033(100.000%), August 7, 2034(100.000%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.235%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify institution type convertible into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
		Unsubordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	
36 37	l	No N/A
31	If yes, specify non-compliant features	IV/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SL9	780086SM7	780086SN5	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	9.0	1.4	2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	August 20, 2020	August 20, 2020	September 1, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	August 20, 2027	August 20, 2027	September 1, 2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 20, 2022(101.150%),	August 20, 2022(101.350%),	September 1, 2022(101.250%)	
16	Subsequent call dates, if applicable	February 20, 2023(101.200%), August 20, 2023(101.200%), February 20, 2024(101.250%), August	February 20, 2023(101.450%), August 20, 2023(101.450%), February 20, 2024(101.450%), August	March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%),	
		20, 2024(101,250%), February 20, 2025(101.500%), August 20, 2025(101.500%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2027(102.000%)	20, 2024(101.450%), February 20, 2025(101.600%), August 20, 2025(101.600%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2027(101.750%)	March 1, 2025(101.500%), September 1, 2025(101.500%), March 1, 2026(101.650%), September 1, 2026(101.650%), March 1, 2027(101.800%), September 1, 2027(101.800%), March 1, 2028(102.000%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.2%, Y4: 1.25%, Y5: 1.5%, Y6: 1.6%, Y7: 2.0%	Y1-2: 1.35%, Y3-4: 1.45%, Y5-6: 1.60%, Y7: 1.75%	Y1-2: 1.25%, Y3: 1.3%, Y4: 1.4%, Y5: 1.5%, Y6: 1.65%, Y7: 1.8%, Y8: 2.0%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
0.0	If write-down, full or partial	N/A	N/A	N/A	
32			N/A	N/A	
33	If write-down, permanent or temporary	N/A			
		N/A N/A	N/A	N/A	
33	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism			N/A Exemption	
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A	N/A		
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Exemption	N/A Exemption	Exemption	

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments iss						
	Included in TLAC not include						
1	1 Issuer Royal Bank of Canada Royal Bank of Canada						
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991337483	780086SQ8				
	Governing law(s) of the instrument	Province of Ontario	Province of Ontario				
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A				
ir	nstruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9	Par value of instrument	50	1.7				
10	Accounting classification	Liability - fair value option	Liability - fair value option				
11	Original date of issuance	September 22, 2020	October 1, 2020				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	September 22, 2035	October 1, 2027				
14	Issuer call subject to prior supervisory approval	Yes	Yes				
15	Optional call date, contingent call dates and redemption amount	September 22, 2023(100.000%)	October 1, 2022(101.250%)				
16	Subsequent call dates, if applicable	September 22, 2024(100.000%), September 22, 2025(100.000%), September 22, 2026(100.000%), September 22, 2026(100.000%), September 22, 2028(100.000%), September 22, 2029(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2031(100.000%), September 22, 2032(100.000%), Septem	April 1, 2023(101.300%), October 1, 2023(101.300%), April 1, 2024(101.400%), October 1, 2024(101.400%), April 1, 2025(101.500%), October 1, 2025(101.500%), April 1, 2026(101.750%), October 1, 2026(101.750%), April 1, 2027(102.000%)				
	Coupons/dividends	2034(100.000%)					
17	Fixed or floating dividend/coupon	Fixed	Fixed				
18	Coupon rate and any related index	2.300%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.50%, Y6: 1.75%, Y7: 2.00%				
19	Existence of a dividend stopper	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A				
25	If convertible, fully or partially	N/A	N/A				
26	If convertible, conversion rate	N/A	N/A				
27	If convertible, mandatory or optional conversion	N/A	N/A				
28	If convertible, specify instrument type convertible into	N/A	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A				
30	Write-down feature	No	No				
31	If write-down, write-down trigger (s)	N/A	N/A				
32	If write-down, full or partial	N/A	N/A				
33	If write-down, permanent or temporary	N/A	N/A				
34	If temporary write-down, description of write-down mechanism	N/A	N/A				
34a	Type of subordination	Exemption	Exemption				
			1				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	No Unsubordinated				

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDB3	780086SS4	780086ST2	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	6.0	10.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	October 9, 2020	October 14, 2020	October 16, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	October 9, 2025	October 14, 2025	October 16, 2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 9, 2022(100.720%)	October 14, 2022(101.050%)	October 16, 2022(101.600%)	
16	Subsequent call dates, if applicable	April 9, 2023(100.720%), October 9, 2023(100.720%), April 9, 2024(100.720%), October 9, 2024(100.720%), April 9, 2025(100.720%)	April 14, 2023(101.200%), October 14, 2023(101.200%), April 14, 2024(101.300%), October 14, 2024(101.300%), April 14, 2025(101.400%)	April 16, 2023(101.700%), October 16, 2023(101.700%), April 16, 2024(101.800%), October 16, 2024(101.800%), April 16, 2025(101.900%), October 16, 2025(101.900%), April 16, 2026(102.000%), October 16, 2026(102.000%), April 16, 2027(102.100%), October 16, 2026(102.000%), April 16, 2028(102.250%), October 16, 2028(102.250%), April 16, 2028(102.500%), October 16, 2029(102.500%), April 16, 2030(103.000%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	0.72%	Y1-2: 1.05%, Y3: 1.20%, Y4: 1.30%, Y5: 1.40%	Y1-2: 1.60%, Y3: 1.70%, Y4: 1.80%, Y5: 1.90%, Y6: 2.00%, Y7: 2.10%, Y8: 2.25%, Y9: 2.50%, Y10: 3.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

1	Disclosur	re template for main features of regulatory capital instru	ments				
	Other TLAC instruments issued directly by the bank						
		Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SU9	XS1991331445	780086SR6			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
	eligible instruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	12.3	50	19.0			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	October 21, 2020	October 22, 2020	October 23, 2020			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	October 21, 2025	October 22, 2035	October 23, 2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	October 21, 2022(101.150%)	October 22, 2023(100.000%)	October 23, 2022(101.300%)			
16		April 21, 2023(101.200%), October 21, 2023(101.200%), April 21, 2024(101.300%), October 21, 2024(101.300%), April 21, 2025(101.500%)	October 22, 2024(100.000%), October 22, 2025(100.000%), October 22, 2026(100.000%), October 22, 2026(100.000%), October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2030(100.000%), October 22, 2030(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2033(100.000%), October 22, 2033(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%)	April 23, 2023(101.400%), October 23, 2023(101.400%), April 23, 2024(101.500%), October 23, 2024(101.500%), April 23, 2025(101.650%), October 23, 2025(101.650%), April 23, 2026(101.750%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2027(102.000%), April 23, 2028(102.250%), October 23, 2028(102.250%), April 23, 2029(102.750%), October 23, 2029(102.750%), April 23, 2030(103.000%)			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.20%, Y4: 1.30%, Y5: 1.50%	2.260%	Y1-2: 1.30%, Y3: 1.40%, Y4: 1.50%, Y5: 1.65%, Y6: 1.75%, Y7: 2.00%, Y8: 2.25%, Y9: 2.75%, Y10: 3.00%			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30	Write-down feature	No	No	No			
31		N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

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

_	Disclos	ure template for main features of regulatory capital instru	monte	
-	Disclos	Other TLAC instruments issued directly by the bank	ments	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331361	XS1991331528	XS1991331015
3		Province of Ontario N/A	Province of Ontario N/A	Province of Ontario N/A
3a	eligible instruments governed by foreign law)	N/A	N/A	N/A
<u> </u>	Regulatory treatment		hua.	200
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	71 (71 1 73 7	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 98	USD 250	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11		November 24, 2020	November 30, 2020	December 10, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2060	November 30, 2060	December 10, 2060
14		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 24, 2025(114.806261%) November 24, 2026(118.020836%), November 24,	November 30, 2025(114.248950%) November 30, 2026(117.333672%), November 30,	December 10, 2023(108.795990%), December 10, 2024(111.896676%), December 10,
		2027(121.325420%), November 24, 2028(124.722532%), November 24, 2030(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.80275%), November 24, 2033(143.80275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2036(164.390253%), November 24, 2038(164.390253%), November 24, 2038(164.390253%), November 24, 2049(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(174.751%), November 24, 2045(194.74054%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2054(205.031685%), November 24, 2054(205.031685%), November 24, 2051(245.7805553%), November 24, 2051(245.780610%), November 24, 2055(246.780610%), November 24, 2055(246.780610%), November 24, 2055(246.780610%), November 24, 2055(262.880888%), November 24, 2056(262.840688%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%), November 24,	2027(120.501681%), November 30, 2028(123.755226%), November 30, 2029(127.096617%), November 30, 2030(130.528226%), November 30, 2031(134.052488%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.70696%), November 30, 2043(184.552615%), November 30, 2044(179.70696%), November 30, 2046(199.908626%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2051(2048)(210.849425%), November 30, 2054(216.542359%), November 30, 2050(22.389003%), November 30, 2051(228.395306%), November 30, 2055(264.67017107%), November 30, 2055(264.97107%), November 30, 2055(264.97107%), November 30, 2055(264.97107%), November 30, 2055(264.97107%), November 30, 2055(267.982487%), November 30, 2058(275.218014%), November 30, 2059(282.648900%)	2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739095%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2031(136.222014%), December 10, 2031(136.222014%), December 10, 2031(140.104328%), December 10, 2033(144.097302%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(165.6772086%), December 10, 2036(165.67438%), December 10, 2041(180.422301%), December 10, 2041(180.422301%), December 10, 2044(196.292228%), December 10, 2044(196.292228%), December 10, 2046(207.640323%), December 10, 2046(207.640323%), December 10, 2046(207.640323%), December 10, 2056(232.342619%), December 10, 2051(238.964348%), December 10, 2051(238.964348%), December 10, 2052(245.774663%), December 10, 2054(259.36436%), December 10, 2055(267.393201%), December 10, 2054(259.386637%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2055(299.204103%)
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18		2.80%	2.70%	2.85%
20		No Mandatory	No Mandatory	No Mandatory
21		No	No	No
		Non-cumulative	Non-cumulative	Non-cumulative
1 22		Non-convertible	Non-convertible	Non-convertible
22	· ·			
	If convertible, conversion trigger (s)	N/A	N/A	N/A
23		N/A N/A	N/A N/A	N/A N/A
23 24 25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
23 24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
23 24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
23 24 25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/O
23 24 25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A N/A NO NO	N/A N/A N/A N/A N/A N/A NO NO	N/A N/A N/A N/A N/A N/A NO NO
23 24 25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A NO NO N/A N/A	N/A N/A N/A N/A N/A N/A NO N/A N/A	N/A
23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A	N/A
23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A	N/A
23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Exemption

2 L 3 G 3a Me eli	Issuer	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital		
2 L 3 G 3a Me eli		Included in TLAC not included in regulatory capital		
2 L 3 G 3a Me eli				
3 G 3a Me eli		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
3a Me	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TA2	780086SZ8	780086TB0
eli	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	ligible instruments governed by foreign law)			
$\Box F$	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 A	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 F	Par value of instrument	8.0	5.5	10.25
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 C	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020
12 F	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025
14 Is	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	December 17, 2022(103.920%),	December 18, 2022(100.900%)	N/a
16	Subsequent call dates, if applicable	December 17, 2023(105.930%), December 17, 2024(107.990%), December 17, 2025(110.080%), December 17, 2026(112.220%), December 17, 2028(114.400%), December 17, 2028(116.620%), December 17, 2029(118.80%), December 17, 2030(121.180%), December 17, 2031(123.540%)	June 18, 2023(100,950%), December 18, 2023(100,950%), June 18, 2024(101,000%), December 18, 2024(101,000%), June 18, 2025(101,250%)	N/a
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	1.94%	Y1-2: 0.90%, Y3: 0.95%, Y4: 1.00%, Y5: 1.25%	3m CDOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 C	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 V	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a 1	Type of subordination	Exemption	Exemption	Exemption
35 F	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 N	Non-compliant transitioned features	No	No	No
37 II	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments						
	District	Other TLAC instruments issued directly by the bank	illionia.			
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDD9	XS1991330801	XS1991333490		
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	N/A	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 10	50	USD 50		
10	Accounting classification Original date of issuance	Liability - fair value option December 31, 2020	Liability - fair value option January 4, 2021	Liability - fair value option January 25, 2021		
11						
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	December 31, 2040	January 4, 2036	January 25, 2061		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 31, 2022(102.100%) June 30, 2023(102.100%), December 31,	January 4, 2025(100.000%) January 4, 2026(100.000%), January 4, 2027(100.000%),	January 25, 2026(114.917984%) January 25, 2027(118.158671%), January 25,		
		2023(102.100%), June 30, 2024(102.100%), December 31, 2024(102.100%), December 31, 2025(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2026(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), June 30, 2029(102.100%), June 30, 2039(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), June 30, 2035(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2039(102.100%), June 30, 2040(102.100%)	January 4, 2028(100.00%), January 4, 2029(100.00%), January 4, 2031(100.00%), January 4, 2031(100.00%), January 4, 2032(100.000%), January 4, 2033(100.00%), January 4, 2034(100.000%), January 4, 2035(100.000%)	2028(121.490745%), January 25, 2029(124.916784%), January 25, 2031(124.30438%), January 25, 2031(132.061430%), January 25, 2031(135.785562%), January 25, 2033(135.785562%), January 25, 2034(143.561850%), January 25, 2038(161.7600012%), January 25, 2038(161.762333%), January 25, 2038(161.762333%), January 25, 2038(161.966892%), January 25, 2038(161.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.4195050%), January 25, 2046(200.419505%), January 25, 2054(218.32548%), January 25, 2049(21.887636%), January 25, 2053(243.491152%), January 25, 2053(243.491152%), January 25, 2055(243.491152%), January 25, 2055(257.4716878%), January 25, 2056(264.678666%), January 25, 2053(243.491152%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2060(295.819216%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	2.10%	2.100%	2.82%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No .	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No		
31	Virite-down teature If write-down, write-down trigger (s)	N/A	N/A	N/A		
31		N/A	N/A	N/A		
33	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A	N/A N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	N/A Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No.	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		
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Disclosure template for main features of regulatory capital instruments						
	51301031	Other TLAC instruments issued directly by the bank	amonto			
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TD6	78014RDE7	XS1991330710		
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	Contractual	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5		N/A	N/A	N/A		
6		N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	8.0	USD 10	USD 200		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	January 29, 2021	January 29, 2021	February 8, 2021		
12		Dated	Dated	Dated		
13		January 29, 2026	January 29, 2029	February 8, 2061		
14		Yes	Yes	Yes		
15 16		January 29, 2023(100.825%) July 29, 2023(100.900%), January 29, 2024(100.900%),	January 29, 2023(101.000%), July 29, 2023(101.000%), January 29, 2024(101.000%),	February 8, 2026(114.527334%) February 8, 2027(117.676836%), February 8,		
		July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	2028(120.912949%), February 8, 2029(124.238055%), February 8, 2031(173.165103%), February 8, 2031(173.165103%), February 8, 2031(134.772144%), February 8, 2033(134.772144%), February 8, 2034(142.26853%), February 8, 2035(164.199413%), February 8, 2036(164.199413%), February 8, 2036(150.219896%), February 8, 2038(154.350944%), February 8, 2038(154.350944%), February 8, 2038(161.3956973%), February 8, 2041(167.4021%), February 8, 2041(167.4021%), February 8, 2041(1712.042843%), February 8, 2042(176.774021%), February 8, 2044(186.63507%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2048(123.46828%), February 8, 2053(231.865828%), February 8, 2053(231.865828%), February 8, 2053(231.865828%), February 8, 2053(251.526626%), February 8, 2056(258.442581%), February 8, 2056(251.525626%), February 8, 2059(258.355810%), February 8, 2058(272.852370%), February 8, 2058(272.852370%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2061(295.987399%)		
	Coupons/dividends					
17		Fixed	Fixed	Fixed		
18		Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	2.75%		
19		No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		N/A	N/A	N/A		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33		N/A	N/A	N/A		
34		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No.	No No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosur	re template for main features of regulatory capital instru	ments	_
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334621	XS1991340784	78014RDF4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5		N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	EUR 10	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 25, 2021	February 26, 2021	February 26, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 25, 2036	February 26, 2041	February 26, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 25, 2024(100.000%) February 25, 2025(100.000%), February 25,	February 26, 2024(100.000%) February 26, 2025(100.000%), February 26,	February 26, 2025(101.125%) August 26, 2025(101.150%), February 26,
		25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25,	2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2028(100.000%), February 26, 2030(103.000%), February 26, 2031(100.000%), February 26, 2031(100.000%), February 26, 2033(100.000%), February 26, 2033(100.000%), February 26, 2035(100.000%), February 26, 2035(100.000%), February 26, 2036(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2039(100.000%), February 26, 2039(100.000%), February 26, 2040(100.000%)	2026(101.150%), August 26, 2026(101.200%), February 26, 2027(101.200%), August 26, 2027(101.250%), February 26, 2028(101.250%), August 26, 2028(101.500%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%	1.00%	Y1-4: 1.125%, Y5: 1.15%, Y6: 1.20%, Y7: 1.25%, Y8: 1.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	, 55 ()	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

$\overline{}$	Disclosi	re template for main features of regulatory capital instru	iments	
	Disclose	Other TLAC instruments issued directly by the bank	inents	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334548	780086TG9	780086TH7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 155	2.75	20.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 29, 2021	March 31, 2021	April 5, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 29, 2026(118.024612%) March 29, 2027(122.002041%), March 29,	March 31, 2023(101.250%), September 30, 2023(101.400%), March 31,	April 5, 2023(104.240000%) April 5, 2024(106.430000%), April 5, 2025(108.670000%),
	Counons/filvidends	2028(126.113510%), March 29, 2029(130.36356%), March 29, 2030(143.75678%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(159.946514%), March 29, 2038(175.673711%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2042(200.578714%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2050(261.48158), March 29, 2050(261.481503%), March 29, 2055(279.402318%), March 29, 2053(288.818176%), March 29, 2055(308.612529%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2056(319.012771%), March 29, 2056(340.876531%), March 29, 2056(340.876531%), March 29, 2056(340.876531%), March 29, 2056(364.238740%), March 29, 2056(364.238740%), March 29, 2056(364.238740%), March 29, 2066(340.238740%), March 29, 2066(340.238740%), March 29, 2061(376.513585%)	2024(101.400%), September 30, 2024(101.500%), March 31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2026(110.950000%), April 5, 2027(113.280000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatany	No Mandatory
21	Existence of a step up or other incentive to redeem	No	Mandatory No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
1 22				Non-convertible
22	Convertible or non convertible			
23	Convertible or non-convertible	Non-convertible	Non-convertible	
23 24	If convertible, conversion trigger (s)	N/A	N/A	N/A
23 24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
23 24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
23 24 25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
23 24 25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
23 24 25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
23 24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	N/A	N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A NO N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down-down, certain to temporary If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A	N/A	N/A

	Disclos	ure template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TJ3	78014RDK3	780086TK0
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	10.0	USD 9.75	4.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 13, 2021	April 20, 2021	April 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 13, 2026	April 20, 2026	April 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	April 20, 2023(101,250%)	April 29, 2023(101,300%)
16	Subsequent call dates, if applicable	N/a	October 20, 2023(101.250%), April 20, 2024(101.250%),	October 29, 2023(101.400%), April 29, 2024(101.400%),
			October 20, 2024(101.250%), April 20, 2025(101.250%),	October 29, 2024(101.500%), April 29, 2025(101.500%),
			October 20, 2025(101.250%)	October 29, 2025(101.750%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.30%, Y3-5: 3m CDOR +0.38%, subject to cap and	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%
		floor		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34			Exemption	Exemption
		Exemption	Exemption	
34	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
34 34a				

	Disclos	sure template for main features of regulatory capital instr	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloombe	rg identifier for private placement)	780086TL8	780086TN4	780086TP9
3 Governing law(s) of the instrument	, , ,	Province of Ontario	Province of Ontario	Province of Ontario
	ection 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules		N/A	N/A	N/A
5 Post-transitional Basel III rules		N/A	N/A	N/A
6 Eligible at solo/group/group&solo		N/A	N/A	N/A
7 Instrument type (types to be specified by july)	risdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Curre	ency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument		5.0	5.0	5.0
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	<u> </u>	May 4, 2021	May 26, 2021	June 1, 2021
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		May 4, 2026	May 26, 2026	June 1, 2026
14 Issuer call subject to prior supervisory approva		Yes	Yes	Yes
15 Optional call date, contingent call dates an	d redemption amount	May 4, 2023(101.450%)	May 26, 2023(101.500%)	June 1, 2022(101.400%),
16 Subsequent call dates, if applicable		November 4, 2023(101.500%), May 4, 2024(101.500%), November 4, 2024(101.650%), May 4, 2025(101.650%),	November 26, 2023(101.600%), May 26, 2024(101.600%), November 26, 2024(101.700%), May 26, 2025(101.700%),	
		November 4, 2025(101.750%)	November 26, 2025(101.800%)	December 1, 2024(101.750%)
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18 Coupon rate and any related index		Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%	Y1-2: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80%	Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, Y4: 1.65%, Y5: 1.75%
19 Existence of a dividend stopper		No	No	No
20 Fully discretionary, partially discretionary o	r mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to	redeem	No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional conve		N/A	N/A	N/A
28 If convertible, specify instrument type conv		N/A	N/A	N/A
29 If convertible, specify issuer of instrument i	t converts into	N/A	N/A	N/A
30 Write-down feature	<u> </u>	No	No	No
31 If write-down, write-down trigger (s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of	write-down mechanism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation	n (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features		No	No	No
37 If yes, specify non-compliant features		N/A	N/A	N/A

State	-
1 Issuer Superior (Company) Royal Bank of Canada Province of Ontario P	
2 Unique identifier (og USIPI, ISIN, or Bloomberg identifier for private placement) 3 Governing jawly of the instrument 3 Governing jawly of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments) governed of Ordario NA NA NA NA NA Faguilatory treatment 4 Transforael Basel III rules NIA NA NIA NIA 5 Post-transforael Basel III rules NIA NIA NIA NIA 6 Figuilatory treatment 6 Four instrument governing instrument governing at solicy group group date of Section 13 of the TLAC Instruments NIA NIA NIA NIA 7 Instrument type (types to be specified by jurisdiction) NIA - Amount eligible for TLAC only NIA - Amount eligible for TLA	
3 Governing lawky of the instrument growth endroceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-algible instruments governed by foreign law) 4 Transitional Basel III rules 5 Post-transitional Basel III rules NA NA NA NA 6 Eligible at stologroup/group&sool 7 Instruments governed by by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Original faste of instrument 11 Original date of instrument 12 Propelual or dated 13 Original instruction glassification 14 Subsequent call dates instrument 15 Opional instrument growth	
Sam Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC eligible instruments) governed by foreign law) Regulatory treatment	
eligible instruments governed by foreign law Regulatory treatment	
Regulatory treatment	
Transfloral Basel III rules	
Post-transitional Basel III rules N/A	
6 Eligible at solo/group/group/scolo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 1 0 Accounting dissification 1 1 Original date of issuance 1 1 Original date of issuance 1 1 Original date of issuance 1 2 Perpetual or dated 1 3 Original maturity date 1 3 Original maturity date 1 3 Original maturity date 1 3 Original date, contingent call dates, and redemption amount 1 Original call date, contingent call dates, and redemption amount 1 Subsequent call dates, and redemption amount 1 Original date of issuance 2 Openmber 7, 2023(101.850%), June 7, 2023(101.850%), December 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), December 7, 2023(101.850%), June 7, 2023(101.850%), June 7, 2023(101.850%), December 7, 2023(101.850%), June 7	
Testument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A -	
Par value of instrument	
Accounting classification	
11 Original date of issuance June 7, 2021 June 29, 2021 July 14, 2021 12 Perpetual or dated	
Perpetual or dated Dated Dated Dated Dated June 7, 2028 June 9, 2026 July 14, 2028 June 17, 2028 June 18,	
13 Original maturity date June 7, 2028 June 29, 2026 July 14, 2028 14 Issuer call subject to prior supervisory approval Yes	
14 Issuer call subject to prior supervisory approval Yes Yes June 7, 2023(101.850%), June 7, 2023(101.850%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.450%), June 29, 2024(101.850%), December 7, 2024(101.850%), June 7, 2025(101.850%), June 7,	
15 Optional call date, contingent call dates and redemption amount June 7, 2023(101.850%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.450%), June 29, 2023(10	
December 7, 2023(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 29, 2023(101.450%), June 29, 2024(101.600%), June 29, 2025(101.850%), June 7, 2025(101.850%), June 7, 2025(101.850%), June 7, 2025(101.850%), June 7, 2027(101.850%), June 29, 2025(101.600%), December 29, 2025(101.600%), June 29, 2025(101.600%), June 29, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.850%), June 27, 2027(101.850%), June 27, 2027(101.850%), June 29, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 29, 2025(101.850%), June	
December 7, 2024(101.850%), June 7, 2025(101.850%), December 29, 2024(101.600%), December 29, 2025(101.750%) January 14, 2025(101.910%), July 14,	
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed F	5(101.910%), 6(101.910%),
18 Coupon rate and any related index 1.85% Y1-2: 1.25%, Y3: 1.45%, Y4: 1.60%, Y5: 1.75% 1.91% 19 Existence of a dividend stopper No	
19 Existence of a dividend stopper No	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible or non-convertible Non-con	
21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A	
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A	
30 Write-down feature No No No	
31 If write-down, write-down trigger (s) N/A N/A N/A	
32 If write-down, full or partial N/A N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A	
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	
36 Non-compliant transitioned features No No No No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TT1	78014RDP2	78014RDQ0	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		5.0	USD 5	USD 1	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	1 - 0	July 16, 2021	July 20, 2021	July 27, 2021	
12		Dated	Dated	Dated	
13		July 16, 2026	July 20, 2028	July 27, 2028	
14		Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates. if applicable	July 16, 2023(101.600%), January 16, 2024(101.650%), July 16, 2024(101.650%),	July 20, 2023(101.250%), October 20, 2023(101.250%), January 20,	July 27, 2023(101.000%), January 27, 2024(101.000%), July 27, 2024(101.000%),	
		January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	2024(101.250%), April 20, 2024(101.250%), July 20, 2024(101.250%), October 20, 2024(101.250%), January 20, 2025(101.250%), April 20, 2025(101.250%), July 20, 2025(101.250%), October 20, 2025(101.500%), July 20, 2026(101.500%), July 20, 2026(101.500%), July 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	January 27, 2025(101.000%), July 27, 2025(101.000%), January 27, 2026(101.000%), July 27, 2026(101.000%), January 27, 2027(102.500%), July 27, 2027(102.500%), January 27, 2028(102.500%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 1.60%, Y3: 1.65%, Y4: 1.70%, Y5: 1.75%	Y1-4: 1.25%, Y5-6: 1.50%, Y7: 2.00%	Y1-5: 1.00%, Y6-7: 2.50%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No No	No	No No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclos	ure template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TW4	XS1991340867	780086TZ7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
e	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	Par value of instrument	2.0	EUR 60	2.2
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance	July 30, 2021	August 11, 2021	August 27, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 30, 2026	August 11, 2036	August 27, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 30, 2023(101.500%),	August 11, 2028 (100.00%)	August 27, 2023(101.450%)
16	Subsequent call dates, if applicable	January 30, 2024(101.550%), July 30, 2024(101.550%), January 30, 2025(101.600%), July 30, 2025(101.600%), January 30, 2026(101.650%)		February 27, 2024(101.500%), August 27, 2024(101.500%), February 27, 2025(101.700%), August 27, 2025(101.700%), February 27, 2026(101.850%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	0.89%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.70%, Y5: 1.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by th	ne bank		
	Included in TLAC not included in regulatory of			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments							
		Other TLAC instruments issued directly by the						
	Included in TLAC not included in regulatory capital							
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
 Unique identifier (eg CUSII 	P, ISIN, or Bloomberg identifier for private placement)	780086UN2	78014RDV9	78014RDZ0				
3 Governing law(s) of the ins		Province of Ontario	New York	New York				
	ity requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual				
eligible instruments governe	ed by foreign law)							
Regulatory treatment								
4 Transitional Basel III ru		N/A	N/A	N/A				
5 Post-transitional Basel		N/A	N/A	N/A				
6 Eligible at solo/group/g		N/A	N/A	N/A				
	to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
	llatory 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		Yes	Yes	Yes				
	tingent 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					
O company of the data and a			17, 2025(101.900%)					
Coupons/dividends 17 Fixed or floating divide	a Marine and	Fixed	Fixed	Fixed-Float				
				Y1-1.25: 1.25%, Y1.25-3: SOFR, subject to cap and floor				
18 Coupon rate and any re	erated index	2.00%	1.90%	11-1.25: 1.25%, 11.25-3: SOFR, Subject to cap and floor				
19 Existence of a dividence	stopper	No	No	No				
	tially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
	or other incentive to redeem	No	No	No				
22 Noncumulative or cum		Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convert		Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion		N/A	N/A	N/A				
25 If convertible, fully or pa		N/A	N/A	N/A				
26 If convertible, conversion		N/A	N/A	N/A				
	ry or optional conversion	N/A	N/A	N/A				
	nstrument type convertible into	N/A	N/A	N/A				
	ssuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature		No	No	No				
31 If write-down, write-dow	vn trigger (s)	N/A	N/A	N/A				
32 If write-down, full or pa		N/A	N/A	N/A				
33 If write-down, permane		N/A	N/A	N/A				
	down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	•	Exemption	Exemption	Exemption				
	ierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned		No	No	No				
37 If yes, specify non-complia		N/A	N/A	N/A				

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

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	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)	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	e N/A	N/A			
	instruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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%	September 11, 2024(102.000%), December 11,			
			2024(102.000%), March 11, 2025(102.000%), June 11,			
			2025(102.000%), September 11, 2025(102.000%),			
			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 instrument type convertible 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	IN/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 Onsubordinated	No			
36		N/A	N/A			
31	If yes, specify non-compliant features	IN/A	IN/A			

Disc	osure template for main features of regulatory capital	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400413246	XS2416599251	78014REA4
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-		N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2	4.2	USD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Mar-22	15-Mar-22	17-Mar-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Mar-25	16-Mar-26	17-Mar-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	165	March 16, 2024(102,380%)	103
16 Subsequent call dates, if applicable		September 16, 2024(102.380%), March 16,	
		2025(102.380%), September 16, 2025(102.380%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.38%	Y1-1.25: 1.80%, Y1.25-3: SOFR, subject to floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
3.00.00	Other TLAC instruments issued directly by the ban	nk		
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	Contractual	1473	1073	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory 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	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclo	sure template for main features of regulatory capital ins	struments						
2.00.0	Other TLAC instruments issued directly by the bank							
	Included in TLAC not included in regulatory capital							
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada					
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UR3	XS2400419953	780086US1					
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario					
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A					
eligible instruments governed by foreign law)								
Regulatory treatment								
4 Transitional Basel III rules	N/A	N/A	N/A					
5 Post-transitional Basel III rules	N/A	N/A	N/A					
6 Eligible at solo/group/group&solo	N/A	N/A	N/A					
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments					
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	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	2025(104.000%), September 30, 2025(104.000%), March		
	30, 2025(103.050%), September 30, 2025(103.050%),	30, 2026(104.000%), September 30, 2026(104.000%),		
	March 30, 2026(103.050%), September 30,	March 30, 2027(104.000%), September 30,		
	2026(103.050%)	2027(104.000%), March 30, 2028(104.000%), September	•	
		30, 2028(104.000%), March 30, 2029(104.000%),		
		September 30, 2029(104.000%), March 30,		
		2030(104.000%), September 30, 2030(104.000%), March		
		30, 2031(104.000%), September 30, 2031(104.000%)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	3.05%	4.00%	0.78%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial		N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or I ii yes, specify non-compliant reatures	INV	INV.	ואיר	

Disclosure template for main features of regulatory capital instruments				
3.00.00	Other TLAC instruments issued directly by the	e bank		
	Included in TLAC not included in regulatory c			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
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	

	Disclos	ure template for main features of regulatory capital inst	truments	
	2.000	Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400419011	XS2400422312	XS2451409671
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	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		Dated	Dated	Dated
13		1-Apr-25	1-Apr-25	1-Apr-24
14		Yes	Yes	Yes
15			'April 1, 2023(100,680%).	
16			October 1, 2023(100.680%), April 1, 2024(100.680%),	
	, , ,		October 1, 2024(100.680%)	
	Coupons/dividends			
17		Float	Fixed	Float
18		SOFR, subject to cap and floor	0.68%	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28		N/A	N/A	N/A
29		N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclor	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	e bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400422239	XS2451409838	XS2400422742
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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

Disclor	sure template for main features of regulatory cap	nital instruments	
	Other TLAC instruments issued directly by the	e bank	
	Included in TLAC not included in regulatory c		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	
	21001004	Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable		April 8, 2024(109.690000%), July 8, 2024(110.960000%), October 8,	April 8, 2027(123.134661%) April 8, 2028(128.367884%), April 8, 2029(133.823519%)
			2024(112.250000%), January 8, 2025(113.560000%), April 8, 2025(114.880000%), July 8, 2025(116.210000%), October 8, 2025(117.560000%), July 8, 2026(121.710000%), April 8, 2026(121.710000%), July 8, 2026(121.710000%), July 8, 2027(124.560000%), April 8, 2027(126.010000%), July 8, 2027(126.010000%), July 8, 2027(127.470000%), October 8, 2026(130.450000%), April 8, 2028(131.970000%), July 8, 2027(128.010000%), July 8, 2027(128.010000%), July 8, 2029(131.980000%), July 8, 2029(131.90000%), July 8, 2029(131.980000%), October 8, 2029(141.440000%), January 8, 2030(144.980000%), April 8, 2030(148.140000%), July 8, 2031(148.140000%), July 8, 2031(153.360000%), July 8, 2031(153.360000%), July 8, 2031(155.150000%), July 8, 2031(156.950000%), April 8, 2032(158.780000%), July 8, 2032(158.950000%), April 8, 2032(158.780000%), July 8, 2032(158.950000%), July 8, 2034(178.160000%), July 8, 2034(178.20000%), July 8, 2035(184.50000%), July 8, 2035(184.50000%), July 8, 2035(184.50000%), July 8, 2035(184.500000%), July 8, 2035	April 8, 2030(139,511018%), April 8, 2031(145,440237%) April 8, 2032(151.621447%), April 8, 2033(188.065368%) April 8, 2034(164.783136%), April 8, 2035(171.786419%) April 8, 2036(179.087342%), April 8, 2037(186.698554%) April 8, 2048(194.633243%), April 8, 2039(202.905156%) April 8, 2040(211.528625%), April 8, 2041(220.5185911%) April 8, 2042(229.890631%), April 8, 2043(239.660893%) April 8, 2044(2249.846575%), April 8, 2045(260.465054%) April 8, 2046(271.534819%), April 8, 2047(283.075049%) April 8, 2048(295.105739%), April 8, 2047(283.075049%) April 8, 2048(295.105739%), April 8, 2051(334.353478%) April 8, 2052(348.563501%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Zero	Zero
18 19	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.
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
~ .	If write-down, write-down trigger (s)	N/A	N/A	N/A
31	If write-down, full or partial	N/A	N/A N/A	N/A
32	If write down permanent or temporary			N/A
32 33	If write-down, permanent or temporary	N/A		
32 33 34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
32 33 34 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
32 33 34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A

Discle	sure template for main features of regulatory ca	nital instruments	
5.000	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
eligible instruments governed by foreign law)	1,		
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	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

Disclo	sure template for main features of regulatory ca	nital instruments	
3000	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416606130	CA009A79V896	XS2400425091
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 7.075	EUR 25	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	12-Apr-22	12-Apr-22	13-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	12-Apr-25	12-Apr-52	13-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		April 12, 2035(102.660%)	
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.66%	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclor	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	e bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451411495	XS2451411578	XS2451411651
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capital i	nstruments				
	Other TLAC instruments issued directly by the bar					
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451412626	XS2416605322	XS2451414325			
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 1.85	GBP 2.6	EUR 2.5			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	14-Apr-22	19-Apr-22	20-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	14-Apr-25	19-Apr-27	20-Apr-27			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		October 19, 2022(102.720%)				
16 Subsequent call dates, if applicable		April 19, 2023(102.720%), October 19, 2023(102.720%),				
		April 19, 2024(102.720%), October 19, 2024(102.720%),				
		April 19, 2025(102.720%), October 19, 2025(102.720%),				
		April 19, 2026(102.720%), October 19, 2026(102.720%)				
		, , , , , , , , , , , , , , , , , , , ,				
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.72%	EURIBOR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			
or in you, specify non-compliant readures	14/73	IN//3	1973			

Disclor	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A

Disclos	sure template for main features of regulatory ca	pital instruments	
	Other TLAC instruments issued directly by the	ne bank	
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
ir you, specify non-compliant readires	13/73	14/73	TW/3

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments is	ssued directly by the bank					
	Included in TLAC not incl	uded in regulatory capital					
1							
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 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				
31	ii yes, specity non-compilant leatures	IWA	IN/A				

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

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

	Disclose	ure template for main features of regulatory capital instru	monte			
\vdash	Other TLAC instruments issued directly by the bank					
\vdash	Other TLAC Instruments issued directly by the bank Included in TLAC rot included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991335602	780086UC6	780086UB8		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
"	eligible instruments governed by foreign law)	1.77				
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 50	1.0	3.8		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	September 22, 2021	September 22, 2021	September 29, 2021		
12		Dated	Dated	Dated		
13	Original maturity date	September 22, 2061	September 22, 2031	September 29, 2026		
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	September 22, 2026(117.057296%)	September 22, 2023(104.690%)	September 29, 2023(101.400%)		
16	Subsequent call dates, if applicable	September 22, 2020(117.057290%) September 22, 2027(120.803129%), September 22,	September 22, 2023(104.690%) September 22, 2024(107.120%), September 22,	March 29, 2024(101.450%), September 29,		
		September 22, 2030(132.775295%), September 22, 2031(137.024165%), September 22, 2032(141.408876%), September 22, 2032(141.408876%), September 22, 2033(145.933960%), September 22, 2033(145.933960%), September 22, 2033(145.9396711%), September 22, 2036(160.936711%), September 22, 2036(160.936711%), September 22, 2036(160.929790%), September 22, 2040(181.934159%), September 22, 2040(181.934159%), September 22, 2041(198.756053%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(219.867207%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2054(261.863617%), September 22, 2054(261.863617%), September 22, 2051(267.271650%), September 22, 2054(261.863617%), September 22, 2054(261.863607%), September 22, 2055(273.999843%), September 22, 2055(261.816408%), September 22, 2055(261.816408%), September 22, 2055(301.154533%), September 22, 2056(301.154533%), September 22, 2056(301.863606%), September 22, 2056(301.863606%), September 22, 2056(301.863606%), September 22, 2066(301.554533%), September 22, 2060(341.592396%), September 22, 2061(352.523353%)	September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	29, 2025(101.500%), March 29, 2026(101.550%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Fixed or floating dividend/coupon Coupon rate and any related index	3.20%	2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.20% No	2.32% No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No		
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.20% No Mandatory	2.32% No Mandatory	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory		
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3.20% No Mandatory No	2.32% No Mandatory No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No		
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.20% No Mandatory No No Non-cumulative	2.32% No Mandatory No No Non-cumulative	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative		
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.20% No Mandatory No No Non-convertible	2.32% No Mandatory No Non-cumulative Non-convertible	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible		
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	2.32% No Mandatory No Non-comulative Non-convertible N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, and conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	2.32% No Mandatory No Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible	3.20% No No Mandatory No Non-cumulative N/A	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, experience and the convertible or non-convertible or non-convertible partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, especify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Wite-down feature If write-down, full or partial	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, experience and the convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, apply or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, experience or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, poly or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, apacify instrument type convertion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down figure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A		

	Disclosu	re template for main features of regulatory capital instru	ments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UD4	780086UE2	78014RDS6		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	2.9	4.0	USD 2		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	September 29, 2021	November 3, 2021	September 30, 2021		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	September 29, 2026	November 3, 2026	June 30, 2027		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	September 29, 2023(101.500%),	November 3, 2023(101.800%)	September 30, 2023(101.250%)		
16	Subsequent call dates, if applicable	March 29, 2024(101.550%), September 29, 2024(101.550%), March 29, 2025(101.600%), September 29, 2025(101.600%), March 29, 2026(101.650%)	May 3, 2024(101.900%), November 3, 2024(101.900%), May 3, 2025(101.900%), November 3, 2025(101.900%), May 3, 2026(102.100%)	December 30, 2023(101.250%), March 30, 2024(101.250%), September 30, 2024(101.250%), Lune 30, 2024(101.250%), September 30, 2024(101.250%), December 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), September 30, 2025(101.250%), September 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2027(101.250%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	Y1-2: 1.80%, Y3: 1.90%, Y4: 1.90%, Y5: 2.1%	1.25%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

_	Disclosi	ure template for main features of regulatory capital instrui	mente			
-	Other TLAC instruments issued directly by the bank					
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2393305847	780086UG7	XS2393288571		
3		Province of Ontario	Province of Ontario	Province of Ontario		
3а	eligible instruments governed by foreign law)	N/A	N/A	N/A		
<u> </u>	Regulatory treatment	h.v.	L.v.	l		
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A		
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	71 (71 1 73 7	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	6.0	5.0	USD 260		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11		November 9, 2021	November 12, 2021	December 6, 2021		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	November 10, 2025	November 12, 2024	December 6, 2061		
14		Yes	Yes	Yes		
15 16		November 10, 2023(101.560%) May 10, 2024(101.560%), November 10, 2024(101.560%),	November 12, 2023(101.810%), May 12, 2024(101.810%)	December 6, 2026(117.625534%) December 6, 2027(121.507176%), December 6,		
				December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(145.2512057%), December 6, 2035(157.544955%), December 6, 2036(162.7493939%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(1917.745565%), December 6, 2042(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(249.1951432%), December 6, 2055(301.585830%), December 6, 2056(328.2624813%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)		
	Coupons/dividends		-			
17 18		Fixed 1.56%	Fixed 1.81%	Fixed 3.30%		
19		1.56% No	No	3.30% No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
0.5		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
26 27				N/A		
26 27 28	If convertible, specify instrument type convertible into	N/A	N/A			
26 27 28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A	N/A		
26 27 28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No	N/A No	N/A No		
26 27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A No N/A	N/A No N/A	N/A No N/A		
26 27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A No N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A		
26 27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A No N/A	N/A No N/A	N/A No N/A		
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No N/A N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A N/A		
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A		
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A No N/A N/A N/A N/A N/A N/A N/A Exemption	N/A No N/A N/A N/A N/A N/A N/A Exemption		

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique ider	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1		
		New York	Province of Ontario	Province of Ontario		
	hich enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A		
	ruments governed by foreign law)					
Regulatory						
		N/A	N/A	N/A		
		N/A	N/A	N/A		
		N/A	N/A	N/A		
		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
		USD 16	9.7	3.4		
		Liability - fair value option	Liability - fair value option	Liability - fair value option		
		December 29, 2021	December 29, 2021	December 29, 2021		
12 Perpetual o		Dated	Dated	Dated		
		December 29, 2026	December 29, 2033	December 29, 2026		
	subject to prior supervisory approval	Yes	Yes	Yes		
	al call date, contingent call dates and redemption amount		December 29, 2026(115.590000%)	December 29, 2023(101.850%)		
16 Subseq	quent call dates, if applicable		December 29, 2027(118.99000%), December 29, 2028(122.490000%), December 29, 2029(126.090000%), December 29, 2030(129.790000%), December 29, 2031(133.610000%), December 29, 2032(137.540000%)	June 29, 2024(102.000%), December 29, 2024(102.000%), June 29, 2025(102.100%), December 29, 2025(102.100%), June 29, 2026(102.200%)		
Coupons/di						
	or floating dividend/coupon	Float	Fixed	Fixed		
		SOFR + 0.79%, subject to cap and floor	2.94%	Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%		
		No	No	No		
		Mandatory	Mandatory	Mandatory		
	nce of a step up or other incentive to redeem	No	No	No		
	mulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	e or non-convertible	Non-convertible	Non-convertible	Non-convertible		
		N/A	N/A	N/A		
	7 7 1 7	N/A	N/A	N/A		
		N/A	N/A	N/A		
	, , ,	N/A	N/A	N/A		
	7 1 7 71	N/A	N/A	N/A		
		N/A	N/A	N/A		
30 Write-down		No	No	No		
		N/A	N/A	N/A		
	,	N/A	N/A	N/A		
	71	N/A	N/A	N/A		
		N/A	N/A	N/A		
34a Type of sub		Exemption	Exemption	Exemption		
	subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
		No	No	No		
37 If yes, spec	cify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
	5/30/030	Other TLAC instruments issued directly by the bank	uniono			
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878126587	XS1192971411	XS1192971684		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4.8	USD 465	USD 50		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	December 31, 2021	January 26, 2022	January 26, 2022		
12	Perpetual or dated	Dated	Dated	Dated		
13		December 31, 2026	January 26, 2052	January 26, 2052		
14 15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes	Yes January 26, 2027(117.397974%)	Yes January 26, 2027(118.883400%)		
16	Subsequent call dates, if applicable		January 26, 2028(121.225148%), January 26, 2029(125.177088%), January 26, 2030(129.257861%), January 26, 2030(129.257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2038(167.075947%), January 26, 2038(167.075947%), January 26, 2049(183.954448%), January 26, 2042(183.954448%), January 26, 2042(183.954448%), January 26, 2043(196.143777%), January 26, 2043(20.25879%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2046(215.95879%), January 26, 2047(222.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2050(245.527069%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(245.527069%), January 26, 2051(253.531252%), January 26, 2052(245.77693%), January 26, 2051(253.531252%), January 26, 2052(245.77693%), January 26, 2051(253.531252%), January 26, 2052(245.7769371%)	January 26, 2026(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2035(141.332700%), January 26, 2033(146.307600%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2035(168.021100%), January 26, 2036(178.935500%), January 26, 2036(178.935500%), January 26, 2040(198.93500%), January 26, 2040(199.9749300%), January 26, 2044(192.957200%), January 26, 2042(199.749300%), January 26, 2043(205.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2045(223.94100%), January 26, 2047(237.468800%), January 26, 2046(223.94100%), January 26, 2046(225.94600%), January 26, 2050(263.48600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%		
19	Existence of a dividend stopper	No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A		
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32		N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
35		Cricabor diriatod		1.		
35 36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A		

Disclosure template for main features of regulatory capital instruments					
5130103	Other TLAC instruments issued directly by th				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416609159	XS2451420306	XS2451420488		
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)	1471	147.	1,77		
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eliqible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
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						
2100100	Other TLAC instruments issued directly by the	e bank				
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)			
9 Par value of instrument	GBP 5	GBP 1.5	GBP 2.053			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	3-May-22	4-May-22	6-May-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	3-May-25	4-May-24	6-May-24			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount						
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Float	Float			
18 Coupon rate and any related index	SONIA, subject to cap and floor	SONIA, subject to cap and floor	SONIA, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Other TLAC instruments issued directly by the bank included in TLAC not included in regulatory capital I Issuer	Disclosure template for main features of regulatory capital instruments					
1 Issuer	2,000					
2 Unique stentifier (eg CLSH): FISIN, or Bloometry (serifier for private placement) XSS416617095 780088U25 780088U25						
Solid Means by white efforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC)	1 Issuer		Royal Bank of Canada	Royal Bank of Canada		
3 Governing law(s) of the instrument Province of Orlatino Pr	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)					
Same Same Symbol enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC NA NA NA NA NA NA NA	3 Governing law(s) of the instrument					
Regulatory testiment		N/A				
A						
Fost-frametional Basel III rules	Regulatory treatment					
Eligible at sologroup/group/sepice be specified by jurisdiction Other TLAC Instruments		N/A		N/A		
Parable of Instrument type (types to be specified by jurisdiction)	5 Post-transitional Basel III rules			N/A		
8						
9 Par value of instrument						
10			N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
11 Original date of issuance 9-May-22 10-May-22 10-May-22 10-May-21 10-May-22 10-May-21 10-May-21 10-May-22 10-May-12 10-May-22 10-May-22 10-May-22 10-May-22 10-May-22 10-May-22 10-May-22 10-May-12 10-May-22 10-May-12 10-May-22 10-May-12 10-May-1						
Perpetual or dated						
13 Original maturity date 10-May-32 10-May-47 14 Saver call subject to prior supervisory approval Yes Ye						
Subser call subject to prior supervisory approval Yes	12 Perpetual or dated	Dated	Dated	Dated		
15 Optional call date, contingent call dates and redemption amount May 9, 2023(102.860%) May 10, 2025(115.500%), May 40, 2023(105.100%), May 10, 2023(105.100%), May 1		9-May-24		10-May-47		
Subsequent call dates, if applicable Subsequent call			Yes	Yes		
10, 2028(235, 940%), May 10, 2028(243, 070%), May 10, 2038(105, 100%), May 10, 2034(105, 100%), May 10, 2044(105, 100%), May 10, 2046(105, 100%)		May 9, 2023(102.860%)				
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend stoupon Fixed or floating flo			10, 2028(235.940%), May 10, 2029(243.070%), May 10,	10, 2035(105, 100%), May 10, 2036(105, 100%), May 10, 2037(105, 100%), May 10, 2038(105, 100%), May 10, 2038(105, 100%), May 10, 2040(105, 100%), May 10, 2041(105, 100%), May 10, 2044(105, 100%), May 10, 2043(105, 100%), May 10, 2044(105, 100%), May 10, 2043(105, 100%), May 10, 2044(105, 100%),		
18 Coupon rate and any related index 2.86% 5.25%. Compounded and Paid at Maturity. 5.100% 19 Existence of a dividend stopper No N						
19 Existence of a dividend stopper No Mandatory No C22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-convertible Non-conver						
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-c						
21 Existence of a step up or other incentive to redeem No Non-cumulative Non-convertible						
22 Noncumulative or cumulative Non-cumulative Non-c		,				
23 Convertible or non-convertible Non-conv						
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A						
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A						
26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A						
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A						
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A						
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A						
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A						
31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A						
32 If write-down, full or partial 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 N/A N/A N/A						
34 If temporary write-down, description of write-down mechanism N/A N/A N/A						
	34 If temporary write-down, description of write-down mechanism	N/A		N/A		
34a Type of subordination Exemption Exemption Exemption		Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated		Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features No No						
37 If yes, specify non-compliant features N/A N/A N/A N/A	37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
5.500	Other TLAC instruments issued directly by the			
	Included in TLAC not included in regulatory			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	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 1	USD 1.5	EUR 30	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	11-May-22	12-May-22	13-May-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	11-May-24	12-May-24	13-May-52	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount			May 13, 2035(103.200%)	
16 Subsequent call dates, if applicable				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Fixed	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	3.20%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the	he bank				
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451429513	78014REL0	XS2416623499			
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 8.3	USD 8.8	USD 1			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	13-May-22	13-May-22	18-May-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	13-May-25	13-May-25	18-May-25			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount						
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Float	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	sure 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)	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	No longer TLAC eligible (<365 days)	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				
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual				
eligible instruments governed by foreign law)							
Regulatory treatment							
4 Transitional Basel III rules	N/A	N/A	N/A				
5 Post-transitional Basel III rules	N/A	N/A	N/A				
6 Eligible at solo/group/group&solo	N/A	N/A	N/A				
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9 Par value of instrument	USD 2.152	2.5	USD 59.425				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	19-May-22	20-May-22	23-May-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	19-May-25	20-May-27	23-May-25				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount		May 20, 2023(104.050%)					
16 Subsequent call dates, if applicable		May 20, 2024(104.200%), May 20, 2025(104.350%), May					
		20, 2026(104.500%)					
Coupons/dividends							
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float				
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 4.05%, Y2: 4.20%, Y3: 4.35%, Y4: 4.50%, Y5: 4.65%					
19 Existence of a dividend stopper	No	No	No				
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature	No	No	No				
31 If write-down, write-down trigger (s)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclo	sure template for main features of regulatory capital ins	truments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 1.5	USD 14	USD 10
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	23-May-22	26-May-22	30-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	23-May-29	26-May-24	30-May-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 31, 2024(104.450%)		
16 Subsequent call dates, if applicable	November 30, 2024(104.450%), May 31,		
	2025(104.450%), November 30, 2025(104.450%), May		
	31, 2026(104.450%), November 30, 2026(104.450%),		
	May 31, 2027(104.450%), November 30,		
	2027(104.450%), May 31, 2028(104.450%), November		
	30, 2028(104.450%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capital ins	truments	
210000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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)	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 1.7	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
or a job, opening non-compliant routures	1.40.	1471	1477

Disclo	sure template for main features of regulatory capital in	struments	
3.00.00	Other TLAC instruments issued directly by the ban	k	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REV8	XS2451434513	XS2472690887
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 11.35	USD 10	USD 3.4
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	3-Jun-22	6-Jun-22	8-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	3-Jun-25	6-Jun-24	8-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed-Float	Float	Float
18 Coupon rate and any related index	Y1-Y1.25: 3.30%, Y1.25-3 SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory cap	pital instruments	
5,000	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)	XS2472694368	XS2451436054	78014REW6
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 2.667	USD 10	USD 3.175
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	8-Jun-22	9-Jun-22	9-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	8-Jun-24	9-Jun-24	9-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	pital instruments	
	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)	XS2451437029	XS2451438423	780086VC5
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 1	USD 10.05	USD 2.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	13-Jun-22	13-Jun-22	14-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	13-Jun-24	13-Jun-24	14-Jun-32
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		December 13, 2023(102.750%)	June 14, 2027(105.050%),
Subsequent call dates, if applicable			December 14, 2027(105.050%), June 14, 2028(105.050%), December 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

Disclos	sure template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472693477	780086VD3	XS2472670855
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
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%),	
O. W. W. Mark		June 16, 2049(424.440%), June 16, 2050(447.780%)	
Coupons/dividends	Float	Zero	Flori
17 Fixed or floating dividend/coupon			Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	5.50%. Compounded and Paid at Maturity.	SONIA, subject to floor
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory	No	Mandatory No
	1.00		re-
	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative
	N/A	N/A	Non-convertible N/A
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A N/A	N/A	N/A
	N/A N/A	N/A N/A	N/A N/A
If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	N/A	N/A	N/A
30 Write-down feature 31 If write-down, write-down trigger (s)	No N/A	No N/A	No N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
35 Position in subordination liquidation (specify instrument type immediately senior to instrument)			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
	N/A	N/A	N/A
37 If yes, specify non-compliant features	IN/A	IN/A	IN/A

Disclos	ure template for main features of regulatory capital instr	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REX4	XS2472674683	XS2472672984
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.215	USD 3	EUR 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-Jun-22	17-Jun-22	21-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-Jun-32	17-Jun-25	21-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 17, 2024(104.600%)		
16 Subsequent call dates, if applicable	December 17, 2024(104.600%), June 17,		
	2025(104.600%), December 17, 2025(104.600%), June		
	17, 2026(104.600%), December 17, 2026(104.600%),		
	June 17, 2027(104.600%), December 17,		
	2027(104.600%), June 17, 2028(104.600%), December		
	17, 2028(104.600%), June 17, 2029(104.600%),		
	December 17, 2029(104.600%), June 17,		
	2030(104.600%), December 17, 2030(104.600%), June		
	17, 2031(104.600%), December 17, 2031(104.600%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.60%	SOFR, subject to cap and floor	EURIBOR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify instrument type convertible into	N/A	N/A	N/A
30 Write-down feature	No No	No	No No
31 If write-down write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
	N/A	N/A	N/A
			579.5
34a Type of subordination	Exemption	Exemption	Exemption
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No N/A	No N/A
37 If yes, specify non-compliant features	IN/A	INA	IN/A

Disclo	sure template for main features of regulatory capi	tal instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory ca	pital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472672711	XS2472676621	CA009A7HW9Z7
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 5.13	CAD 1	EUR 25
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Jun-22	21-Jun-22	21-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Jun-26	21-Jun-25	21-Jun-52
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		June 21, 2023(104.300%)	June 21, 2035(104.0300%)
16 Subsequent call dates, if applicable		September 21, 2023(104.500%), December 21,	
		2023(104.500%), March 21, 2024(104.500%), June 21,	
		2024(104.500%), September 21, 2024(104.700%),	
		December 21, 2024(104.700%), March 21,	
		2025(104.700%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	4.03%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
a job, openity non-compliant routines		1471	1471

	Disclosure template for main feature	es of regulatory capital instruments	
	Other TLAC instruments is	sued directly by the bank	
	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)	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-eligibl	e N/A	N/A
	instruments governed by foreign law		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 1	USD 2.040
10	Accounting classification	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	Optional call date, contingent call dates and redemption amount	June 23, 2023(102.460%)	
16	Subsequent call dates, if applicable	September 23, 2023(102.960%), December 23, 2023(102.960%), March 23, 2024(102.960%), June 23,	
		2024(102.960%), September 23, 2024(103.460%),	
		December 23, 2024(103.460%), March 23,	
		2025(103.460%)	
	Coupons/dividends	2020(100.10070)	
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	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

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472704001	XS2472673958	78014RFA3
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	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	51	Flori	Esta d
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
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory
	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible N/A	Non-convertible	Non-convertible N/A
24 If convertible, conversion trigger (s)		N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
If convertible, conversion rate If convertible, mandatory or optional conversion	N/A		N/A N/A
28 If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A N/A
	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	No No
31 If write-down write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A N/A
34 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 No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or in yes, specify non-compilatin readures	IN/A	IV/M	IN/A

Disclo	sure template for main features of regulatory capital inst	ruments	
2.00.0	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	No longer TLAC eligible (<365 days)
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%),		
O. and the state of the state o	June 24, 2032(279.930%), June 24, 2033(290.820%),		
Coupons/dividends	7	Flori	Float
17 Fixed or floating dividend/coupon	Zero	Float SOFR, subject to cap and floor	SOFR, subject to cap and floor
18 Coupon rate and any related index 19 Existence of a dividend stopper	6.05%. Compounded and Paid at Maturity. No		
	Mandatory	No Mandatory	No Mandatory
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No.	No	No
	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative
	N/A	N/A	Non-convertible N/A
	N/A N/A	N/A	N/A
	N/A N/A	N/A N/A	N/A N/A
If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28 If convertible, specify instrument type convertible into	N/A N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	N/A	N/A	N/A
30 Write-down feature 31 If write-down, write-down trigger (s)	No N/A	No N/A	No N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
33 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
35 Position in subordination liguidation (specify instrument type immediately senior to instrument)	-		<u>'</u>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	N/A	NO N/A	N/A
37 II yes, specify non-compliant features	IN/A	IN/A	IN/A

Disclo	sure template for main features of regulatory capital ins	truments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VE1	XS2472680573	780086VG6
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	4.2	CAD 1	5.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	28-Jun-22	28-Jun-22	29-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Jun-27	28-Jun-25	29-Jun-40
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 28, 2023(104.750%)	June 28, 2023(104.300%)	June 29, 2037(229.030%)
16 Subsequent call dates, if applicable	June 28, 2024(104.750%), June 28, 2025(104.750%), June 28, 2026(104.900%)	September 28, 2023(104.500%), December 28, 2023(104.500%), March 28, 2024(104.500%), June 28,	June 29, 2038(342.040%), June 29, 2039(355.790%)
	June 26, 2020(104.900%)	2024(104.500%), September 28, 2024(104.700%), December 28, 2024(104.700%), March 28,	
		2025(104.700%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18 Coupon rate and any related index	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	5.68%. Compounded and Paid at Maturity.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
		F	Exemption
34a Type of subordination	Exemption	IEXEMPTION	
		Exemption Unsubordinated	Unsubordinated
	Exemption Unsubordinated No		

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	al		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472703888	XS2472698518	XS2472699912	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9 Par value of instrument	EUR 1	EUR 1.52	USD 4.22	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Jun-22	30-Jun-22	30-Jun-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Jun-32	30-Jun-25	30-Jun-24	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	June 30, 2025(103.290%)			
16 Subsequent call dates, if applicable	June 30, 2026(103.290%), June 30, 2027(103.290%)			
	June 30, 2028(103.290%), June 30, 2029(103.290%)			
	June 30, 2030(103.290%), June 30, 2031(103.290%)	b)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Float	
18 Coupon rate and any related index	3.29%	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REZ9	XS2472707798	XS2472679567		
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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 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		
or in yes, specify non-compliant reaction	1473	14//3	DW//S		

	Disclos	ure template for main features of regulatory capital in	struments	
		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)	XS2472703375	XS2472706477	XS2472712103
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)		147.	1.77
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
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%)	165	165
16	Subsequent call dates, if applicable	January 6, 2026(100.580%), July 6, 2026(100.580%),		
10	1 / 11	January 6, 2027(100.580%), July 6, 2026(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
	Non-compliant transitioned features	No	No	No
36				

Disclosure template for main features of regulatory capital instruments							
3.00.00	Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory c						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497633573	XS2472682439	XS2472683676				
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario				
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A				
eligible instruments governed by foreign law)							
Regulatory treatment							
4 Transitional Basel III rules	N/A	N/A	N/A				
5 Post-transitional Basel III rules	N/A	N/A	N/A				
6 Eligible at solo/group/group&solo	N/A	N/A	N/A				
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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	N/A	N/A	N/A				

Disclosure template for main features of regulatory capital instruments						
5.500	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472709141	CA009A7JEYT7	CA009A7JJ008			
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 1.3	EUR 25	EUR 25			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	12-Jul-22	12-Jul-22	14-Jul-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	12-Jul-25	12-Jul-52	14-Jul-42			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		July 12, 2037(104.030%)	July 14, 2030(103.990%)			
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed			
18 Coupon rate and any related index	SOFR, subject to cap and floor	4.03%	3.99%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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)	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 2	4.633	1.600
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Jul-22	14-Jul-22	14-Jul-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Jul-24	14-Jul-34	14-Jul-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
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, 2025(105.750%), July 14, 2025(105.750%),
		January 14, 2026(105.800%), July 14, 2026(105.800%),	January 14, 2026(105.750%), July 14, 2026(105.750%),
		January 14, 2027(105.800%), July 14, 2027(105.800%),	January 14, 2027(105.750%), July 14, 2027(105.750%),
		January 14, 2028(105.800%), July 14, 2028(105.800%),	January 14, 2028(105.750%), July 14, 2028(105.750%),
		January 14, 2029(105.800%), July 14, 2029(105.800%),	January 14, 2029(105.750%), July 14, 2029(105.750%),
		January 14, 2030(105.800%), July 14, 2030(105.800%),	January 14, 2030(105.750%), July 14, 2030(105.750%),
		January 14, 2031(105.800%), July 14, 2031(105.800%),	January 14, 2031(105.750%), July 14, 2031(105.750%),
		January 14, 2032(105.800%), July 14, 2032(105.800%),	January 14, 2032(105.750%), July 14, 2032(105.750%),
		January 14, 2033(105.800%), July 14, 2033(105.800%),	January 14, 2033(105.750%), July 14, 2033(105.750%),
		January 14, 2034(105.800%)	January 14, 2034(105.750%)
Commons (divides de			
Coupons/dividends	Float	Fixed	Fixed
17 Fixed or floating dividend/coupon			
18 Coupon rate and any related index	SOFR, subject to cap and floor	5.80%	5.75%
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatan	No Mandatani
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem		Mandatory No	Mandatory
22 Noncumulative or cumulative	No	Non-cumulative	No.
23 Convertible or non-convertible	Non-cumulative Non-convertible	Non-convertible	Non-cumulative Non-convertible
	N/A	N/A	N/A
	N/A	N/A	1.77
25 If convertible, fully or partially 26 If convertible, conversion rate	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 issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
ou	eligible instruments governed by foreign law)		oon a dotdali	- Contractadi
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
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, 2026(104.300%) July 15, 2032(104.300%), July 15, 2036(104.300%), July	
10	1 7 11	15, 2040(104.395%)	15, 2040(104.300%), July 15, 2036(104.300%), July	July 15, 2025(104.000%), January 15, 2024(104.000%)
	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
	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the	ne bank		
	Included in TLAC not included in regulatory			
1 Issuer	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	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory ca				
1 Issuer	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)	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 5	GBP 2.6	USD 2.68		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	19-Jul-22	21-Jul-22	21-Jul-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	19-Jul-24	21-Jul-25	21-Jul-25		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		July 21, 2023(102.700%)	February 27, 2022(102.000%)		
16 Subsequent call dates, if applicable		October 21, 2023(103.200%), January 21,	August 27, 2022(102.000%), February 27,		
		2024(103.200%), April 21, 2024(103.200%), July 21,	2023(102.000%), August 27, 2023(102.050%), February		
		2024(103.200%), October 21, 2024(103.700%), January	27, 2024(102.050%), August 27, 2024(102.200%)		
		21, 2025(103.700%), April 21, 2025(103.700%)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Fixed	Float		
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 2.70%, Y2: 3.20%, Y3: 3.70%	SOFR, subject to cap and floor		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, conversion trigger (s)	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
37 It yes, specify non-compliant reatures	IN/A	IV/A	INV		

	Disclosi	ure template for main features of regulatory capital inst	ruments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497637996	CA009A7KBF37	XS2472689954
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
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	
10		Dantally 22, 2020(104.10070)	22, 2042(104.300%), July 22, 2047(104.300%)	
	Coupons/dividends			
17		Fixed	Fixed	Float
18	Coupon rate and any related index	4.13%	4.30%	SONIA, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VL5	780086VM3	78014RFM7	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
-	eligible instruments governed by foreign law)				
	Regulatory treatment	NIA	NIA	NUA	
4	Transitional Basel III rules	N/A N/A	N/A	N/A N/A	
5	Post-transitional Basel III rules		N/A	1411	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	4.0	4.0	USD 4.785	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	26-Jul-22	26-Jul-22	28-Jul-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	26-Jul-29	26-Jul-30	28-Dec-29	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 26, 2024(105.150%)	July 26, 2024(105.230%)	December 28, 2028(104.27%)	
16	Subsequent call dates, if applicable	January 26, 2025(105.150%), July 26, 2025(105.150%),	January 26, 2025(105.230%), July 26, 2025(105.230%),		
		January 26, 2026(105.150%), July 26, 2026(105.150%),	January 26, 2026(105.230%), July 26, 2026(105.230%),		
		January 26, 2027(105.150%), July 26, 2027(105.150%),	January 26, 2027(105.230%), July 26, 2027(105.230%),		
		January 26, 2028(105.150%), July 26, 2028(105.150%),	January 26, 2028(105.230%), July 26, 2028(105.230%),		
		January 26, 2029(105.150%)	January 26, 2029(105.230%), July 26, 2029(105.230%),		
			January 26, 2030(105.230%)		
-	Over the standard				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.15%	5.23%	4.27%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
	· · · · · · · · · · · · · · · · · · ·	+	+		

Disclo	sure template for main features of regulatory capit	al instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory car		
1 Issuer	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			
5.500	Other TLAC instruments issued directly by the	ne bank	
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 10	USD 2.5	USD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Jul-22	29-Jul-22	29-Jul-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Jul-24	29-Jul-24	29-Jul-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the bank	(
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	No longer TLAC eligible (<365 days)	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	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	Exemption	Exemption	Exemption
		<u>'</u>	
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	IN/A	IN/A	IN/A

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

	Disclosu	re template for main features of regulatory capital instr	uments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1 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)	78014RFQ8	78014RFR6	XS2416626591		
3 Go	overning law(s) of the instrument	New York	New York	Province of Ontario		
3a Me	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A		
	jible 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		
	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Pa	ar value of instrument	USD 1	USD 1.025	USD 5		
10 Ac	counting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Or	riginal date of issuance	29-Jul-22	29-Jul-22	26-May-22		
12 Pe	erpetual or dated	Dated	Dated	Dated		
13	Original maturity date	29-Jul-27	29-Jul-29	26-May-25		
14 Iss	suer 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%),			
1		January 29, 2026(104.700%), July 29, 2026(104.700%),	January 29, 2027(104.850%), July 29, 2027(104.850%),			
1		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%)			
lacksquare						
	oupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float		
18	Coupon rate and any related index	4.70%	4.85%	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	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		
32	If write-down, full or partial	N/A	N/A	N/A		
	If write-down, permanent or temporary	N/A	N/A	N/A		
33	ii write-down, permanent or temporary			N/A		
33 34	If temporary write-down, description of write-down mechanism	N/A	N/A	IN/A		
33 34 34a Ty	If temporary write-down, description of write-down mechanism ype of subordination	N/A Exemption	N/A Exemption	Exemption		
33 34 34a Ty	If temporary write-down, description of write-down mechanism					
33 34 34a Ty 35 Po	If temporary write-down, description of write-down mechanism ype of subordination	Exemption	Exemption	Exemption		

Disclor	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A

Disclos	sure template for main features of regulatory cap	pital instruments	
	Other TLAC instruments issued directly by th	e bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Distilost	Other TLAC instruments issued directly by the bank	anonto		
		Included in TLAC not included in regulatory capital			
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	SIP, ISIN, or Bloomberg identifier for private placement)	78014RFX3	78014RFW5	XS2497643028	
3 Governing law(s) of the in		New York	New York	Province of Ontario	
	bility requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A	
eligible instruments govern		Contractata	Oonidadda	1073	
Regulatory treatment					
4 Transitional Basel III	rules	N/A	N/A	N/A	
5 Post-transitional Base		N/A	N/A	N/A	
6 Eligible at solo/group.		N/A	N/A	N/A	
	es to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
	gulatory 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	g	USD 6.25	USD 7.1	GBP 1.5	
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance		5-Aug-22	5-Aug-22	8-Aug-22	
12 Perpetual or dated		Dated	Dated	Dated	
13 Original maturity date		5-Aug-25	5-Feb-24	8-Aug-27	
14 Issuer call subject to prio		Yes	Yes	Yes	
	ontingent call dates and redemption amount	August 5, 2023(104.000%)	'February 5, 2023(103.500%)	August 8, 2023(103.700%)	
16 Subsequent call date		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%), August 8, 2026(103.700%), November 8, 2026(103.700%), February 8, 2027(103.700%), May 8, 2026(103.700%), February 8, 2027(103.700%), May 8, 2027(103.700%)	
Coupons/dividends					
	ting dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any		4.00%	3.50%	3.70%	
19 Existence of a divider		No	No	No	
	artially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	p or other incentive to redeem	No	No	No	
22 Noncumulative or cur		Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-conve		Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conver-		N/A	N/A	N/A	
25 If convertible, fully or		N/A	N/A	N/A	
26 If convertible, conver-		N/A	N/A	N/A	
	atory or optional conversion	N/A	N/A	N/A	
	instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify	issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature		No	No	No	
31 If write-down, write-down		N/A	N/A	N/A	
32 If write-down, full or p	partial	N/A	N/A	N/A	
33 If write-down, permar		N/A	N/A	N/A	
	e-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination		Exemption	Exemption	Exemption	
35 Position in subordination	hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitions	ed features	No	No	No	
37 If yes, specify non-compl	liant features	N/A	N/A	N/A	

Disclo	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A

Disclosi	re template for main features of regulatory capital instr	ruments	
3.00.000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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
8 Amount recognised in regulatory 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	165	August 10, 2024(109.730%),	165
16 Subsequent call dates, if applicable		August 10, 2025(114.940%), August 10, 2026(120.400%)	
To Subsequent can dates, ii applicable		August 10, 2020(114.94070), August 10, 2020(120.40070)	
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
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments				
	Other TLAC instruments issued directly by the					
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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%), Au	ugust 11,				
	2024(104.150%), November 11, 2024(104.150	0%),				
	February 11, 2025(104.150%), May 11, 2025(1	104.150%)				
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Float	Float			
18 Coupon rate and any related index	4.15%	SOFR, subject to cap and floor	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	sure 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)	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			
or in yes, specify non-compliant reatures	INA	INV	IN/A			

Disclos	sure template for main features of regulatory cap	nital instruments	
	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by t		
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A N/A	N/A	N/A
26 If convertible, conversion rate	N/A N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclor	sure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital in	nstruments	
2,000	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)	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)	1,		
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eliqible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	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%)	165	103
16 Subsequent call dates, if applicable	November 19, 2023(101.610%), February 19,		
To Subsequent dan dates, if applicable	2024(101.610%), May 19, 2024(101.610%)		
Coupons/dividends	2024(101.01070), May 10, 2024(101.01070)		
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
ir you, specify non-compliant features	13//3	1973	14//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			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497686936	XS2497687231	780086VP6			
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	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main feature	res of regulatory capital instruments					
		issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1							
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497688122	XS2497688635				
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eliqi		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	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	Instruments	
	2.00.00	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)	XS2497689013	78014RGD6	78014RGE4
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
ou	eligible instruments governed by foreign law)	147.	Contractan	Contractal
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other 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	res	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,
16			November 29, 2023(104.000%)	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
		N/A	10.00	(**=

Disclo	sure template for main features of regulatory cap	pital instruments	
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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			
Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 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%), Au	aust 29.	
	2024(104.250%), November 29, 2024(104.250%)	%).	
	February 28, 2025(104.250%), May 29, 2025(10	04.250%)	
		·	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.25%	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
ii yes, specify non-compliant reatures	13073	131/3	1973

Disclos	ure template for main features of regulatory capital ins	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capit	tal instruments				
	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)	780086VR2	78014RGN4	XS2497693718			
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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	CAD 5	USD 14.45	USD 1			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	31-Aug-22	31-Aug-22	2-Sep-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	31-Aug-37	30-Nov-23	2-Sep-25			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	'August 31, 2024(112.360%),	February 28, 2023(103.900%)				
16 Subsequent call dates, if applicable		6.250%), May 30, 2023(103.900%), August 30, 2023(103.900%)				
	August 31, 2027(133.820%), August 31, 2028(14					
	August 31, 2029(150.360%), August 31, 2030(15	9.380%),				
	August 31, 2031(168.950%), August 31, 2032(179					
	August 31, 2033(189.830%), August 31, 2034(20	1.220%),				
	August 31, 2035(213.290%), August 31, 2036(22)	6.090%)				
Coupons/dividends	7	Et al.	FI			
17 Fixed or floating dividend/coupon	Zero	Fixed	Float			
18 Coupon rate and any related index	6.00% Compounded and Paid at Maturity.	3.90%	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	sure template for main features of regulatory cap	nital instruments				
3.00.00	Other TLAC instruments issued directly by th	e bank				
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497694443	XS2518122762	XS2497699590			
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)	1073	14/1	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)	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 liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	sure template for main features of regulatory cap	pital instruments	
	Other TLAC instruments issued directly by th	ne bank	
	Included in TLAC not included in regulatory of		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capita	al instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory cap	pital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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,	June 14, 2023(104.050%), September 14,
		2024(104.550%), June 13, 2024(104.550%), September	2023(104.050%)
		13, 2024(104.550%), December 13, 2024(104.550%),	
		March 13, 2025(104.550%), June 13, 2025(104.550%)	
Comment that			
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

Disclos	are template for main features of regulatory capital ins	struments	
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP_ISIN, or Bloomberg identifier for private placement)	XS2518128538		78014RGU8
			New York
	N/A		Contractual
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Fligible at solo/group/group&solo	N/A	N/A	N/A
			Other TLAC Instruments
			No longer TLAC eligible (<365 days)
Par value of instrument	EUR 1	USD 17.25	USD 6
			Liability - fair value option
			15-Sep-22
			Dated
			15-Mar-24
			Yes
			September 15, 2023(104.00%)
			September 13, 2023(104.00 %)
Subsequent can dates, ii applicable		December 13, 2023(104.10070)	
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	3.35%	4.10%	4.00%
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
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
	N/A	N/A	N/A
Write-down feature	No	No	No
	N/A	N/A	N/A
	N/A	N/A	N/A
			N/A
	N/A	N/A	N/A
			Exemption
			Unsubordinated
Non-compliant transitioned features	No	No	No
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument trype convertible into If write-down, write-down trigger (s) If write-down, full or partiall If write-down, full or partiall If write-down, full or partiall Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Sauer Columnia C	Issuer Royal Bank of Canada Royal Bank of Canada Unique identifier for private placement) X25218182538 78014RGQ7

Disclo	sure template for main features of regulatory capital in	struments	
	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)	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%)	165	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,
To Subsequent can dates, if applicable	2024(104.400%), March 15, 2025(104.400%)		2024(104.200%), June 16, 2024(104.200%)
Coupons/dividends	202 I(10 1: 100 /0); Illiand I 10; 2020(10 1: 100 /0)		252 1(16 1.26670); 64116 16; 262 1(16 1.26670)
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
or in yes, specify non-compliant reatures	1973	1973	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	e identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RGX2	780086VS0	78014RHC7		
	ning law(s) of the instrument	New York	Province of Ontario	New York		
	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual		
	instruments governed by foreign law)					
	atory 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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	alue of instrument	USD 4.8	CAD 3	USD 1.65		
	inting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
	al date of issuance	19-Sep-22	20-Sep-22	23-Sep-22		
	tual or dated	Dated	Dated	Dated		
	riginal maturity date	19-Dec-23	20-Sep-27	23-Sep-25		
	call subject to prior supervisory approval	Yes	Yes	Yes		
	otional call date, contingent call dates and redemption amount		September 20, 2024(105.000%)			
16 Su	ubsequent call dates, if applicable		March 20, 2025(105.000%), September 20,			
			2025(105.000%), March 20, 2026(105.000%), September			
			20, 2026(105.000%), March 20, 2027(105.000%)			
Coupo	ons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Float		
18 Cc	pupon rate and any related index	SOFR, subject to cap and floor	5.000%	SOFR, subject to cap and floor		
19 Ex	xistence of a dividend stopper	No	No	No		
20 Fu	ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Ex	kistence of a step up or other incentive to redeem	No	No	No		
22 No	oncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Conve	ertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If o	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	N/A	N/A		
27 If o	convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If o	convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If o	convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
	down feature	No	No	No		
	write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If v	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		
36 Non-c	ompliant transitioned features	No	No	No		
37 If yes,	specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1 Issuer	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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 2.5	CAD 5	EUR 1		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	26-Sep-22	28-Sep-22	30-Sep-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	26-Sep-24	28-Sep-37	30-Sep-34		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		September 28, 2025(119.510%)	September 30, 2023(104.000%)		
16 Subsequent call dates, if applicable		September 28, 2026(126.820%), September 28,	September 30, 2024(104.000%), September 30,		
		2027(134.580%), September 28, 2028(142.820%),	2025(104.000%), September 30, 2026(104.000%),		
		September 28, 2029(151.560%), September 28,	September 30, 2027(104.000%), September 30,		
		2030(160.830%), September 28, 2031(170.680%),	2028(104.000%), September 30, 2029(104.000%),		
		September 28, 2032(181.120%), September 28,	September 30, 2030(104.000%), September 30,		
		2033(192.210%), September 28, 2034(203.970%),	2031(104.000%), September 30, 2032(104.000%),		
		September 28, 2035(216.450%), September 28,	September 30, 2033(104.000%)		
Coupons/dividends		2036(229.700%)			
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 instrument it convertible into	N/A	N/A	N/A		
30 Write-down feature	No No	No	No No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34 Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
or a year opening their compilative features	1.47.1	1.47.	14/1		

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)	78014RGZ7	78014RHA1	78014RHE3				
3 Governing law(s) of the instrument	New York	New York	New York				
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-		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%)	100				
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 instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				

Disclosure template for main features of regulatory capital instruments					
	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)	XS2524112328	XS2524118366	XS2539390281		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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%)		
Subsequent call dates, if applicable			October 13, 2028(105.300%), October 13, 2029(105.300%), October 13, 2039(105.300%), October 13, 2030(105.300%), October 13, 2031(105.300%), October 13, 2033(105.300%), October 13, 2034(105.300%), October 13, 2034(105.300%), October 13, 2036(105.300%), October 13, 2036(105.300%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed		
18 Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	5.30%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclos	ure template for main features of regulatory cap	pital instruments				
5,000	Other TLAC instruments issued directly by th					
Included in TLAC not included in regulatory capital						
1 Issuer	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			

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1 I	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 l	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 M	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A			
	igible instruments governed by foreign law)						
I	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)			
9 F	Par value of instrument	USD 18.25	USD 5.76	GBP 1.5			
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
	Original date of issuance	18-Oct-22	18-Oct-22	19-Oct-22			
12 F	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	18-Oct-24	18-Oct-27	19-Jan-24			
14 I	ssuer 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%),	April 18, 2025(105.700%), October 18, 2025(105.700%),				
		July 18, 2024(105.000%)	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			
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
	Write-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 1	Non-compliant transitioned features	No	No	No			
37 I	f yes, specify non-compliant features	N/A	N/A	N/A			

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the				
Included in TLAC not included in regulatory capital					
1 Issuer	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		
Amount recognised in regulatory 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	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	100	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%),	October 25, 2037(232.300 %) October 25, 2038(245.730%)	
To Subsequent can dates, if applicable		April 26, 2027(100.900%), October 25, 2027(100.900%),	October 23, 2030(243.73070)	
		April 25, 2028(100.900%), October 25, 2028(100.900%), April 25, 2028(100.900%), October 25, 2028(100.900%),		
		April 25, 2029(100.900%)		
		7-prii 20, 2025(100.50070)		
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 No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism				
	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory				
1 Issuer	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		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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- 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	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%)
Subsequent call dates, if applicable		January 28, 2024(105.650%), April 28, 2024(105.650%), July 28, 2024(105.650%), October 28, 2024(105.650%), January 28, 2025(105.650%), April 28, 2025(105.650%), July 28, 2025(105.650%)	January 28, 2024(106.000%), April 28, 2024(106.000%), July 28, 2024(106.000%), October 28, 2024(106.000%), October 28, 2025(106.000%), July 28, 2025(106.000%), April 28, 2025(106.000%), July 28, 2025(106.000%), October 28, 2025(106.000%), January 28, 2026(106.000%), April 28, 2026(106.000%), July 28, 2026(106.000%), October 28, 2026(106.000%), July 28, 2026(106.000%), April 28, 2027(106.000%), July 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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Disclo	sure template for main features of regulatory capital in	nstruments	
	Other TLAC instruments issued directly by the bar	ık	
	Included in TLAC not included in regulatory capita	I	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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%), April 28, 2026(105.900%), October 28, 2026(105.900%),		January 31, 2024(105.500%), April 30, 2024(105.500%),
			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
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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				
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)	Contraction				
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				
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				
	31-Oct-32				
13 Original maturity date 14 Issuer call subject to prior supervisory approval					
	Yes				
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, 2030(106.400%), April 30, 2031(106.400%), October 31, 2031(106.400%),				
	April 30, 2031(106.400%), October 31, 2031(106.400%), April 30, 2032(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 instrument type convertible into	N/A				
30 Write-down feature	No No				
31 If write-down, write-down trigger (s)	N/A				
32 If write-down, full or partial	N/A				
33 If write-down, permanent or temporary	N/A				
34 If temporary write-down, description of write-down mechanism	N/A				
34a Type of subordination	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36 Non-compliant transitioned features	No				
37 If yes, specify non-compliant features	N/A				

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC 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)	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%), Nay 2, 2025(105.400%),				
		August 2, 2025(105.400%)				
		Adgust 2, 2020(100.40070)				
	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	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	he bank		
	Included in TLAC not included in regulatory	capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2546750675	XS2546753000	XS2546753935	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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 1	USD 1	GBP 3.25	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	7-Nov-22	10-Nov-22	11-Nov-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	7-Nov-27	10-Nov-24	11-May-24	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	November 7, 2024(105.980%)		February 11, 2024(105.000%)	
16 Subsequent call dates, if applicable	February 7, 2025(105.980%), May 7, 2025(105 August 7, 2025(105.980%), November 7,	5.980%),		
	2025(105.980%), February 7, 2026(105.980%)) May 7		
	2026(105.980%), August 7, 2026(105.980%), I			
	7, 2026(105.980%), February 7, 2027(105.980			
	2027(105.980%), August 7, 2027(105.980%)	,,=, . ,		
	, , , , , , , , , , , , , , , , , , , ,			
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18 Coupon rate and any related index	5.98%	SOFR, subject to cap and floor	5.00%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
	+	+		

	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)	78014RJB7	780086VY7	780086WA8
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 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	Fixed	Fixed
18	Coupon rate and any related index	5.500%	6.15%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capital in	nstruments			
	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)	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, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-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 capital						
1 Issuer	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)	No longer TLAC eligible (<365 days)	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	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclos	ure template for main features of regulatory cap	pital instruments			
	Other TLAC instruments issued directly by th				
Included in TLAC not included in requiatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		

Disclos	sure template for main features of regulatory capit	al instruments				
	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)	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)	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 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				
		luded in regulatory capital			
1	Included in TEAC not inc	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550945302	78014RJM3		
3	Governing law(s) of the instrument	Province of Ontario	New York		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eliq		Contractual		
Sa	instruments governed by foreign law'	DIETVA	Contractual		
	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 1.8	USD 18.795		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Nov-22	30-Nov-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	30-Nov-25	30-Nov-32		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	100	November 30, 2024(106.000%)		
16	Subsequent call dates, if applicable		May 30, 2025(106.000%), November 30, 2025(106.000%),		
10	oubsequent can dates, if approache		May 30, 2026(106.000%), November 30, 2026(106.000%),		
			May 30, 2027(106.000%), November 30, 2027(106.000%),		
			May 30, 2028(106.000%), November 30, 2028(106.000%),		
			May 30, 2029(106.000%), November 30, 2029(106.000%),		
			May 30, 2030(106.000%), November 30, 2030(106.000%),		
			May 30, 2031(106.000%), November 30, 2031(106.000%),		
			May 30, 2032(106.000%)		
			may 55, 2552(155.55575)		
	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	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
-					

Disclosure template for main features of regulatory capital instruments							
3.63.6	Other TLAC instruments issued directly by the	e bank					
	Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclor	sure template for main features of regulatory cap	nital instruments					
3.00.00	Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclos	ure template for main features of regulatory cap	pital instruments				
2,000	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)	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 Eliqible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
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 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	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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, 2025(106.000%), June 15, 2026(106.000%), December 15, 2026(106.000%), June 15, 2027(106.000%), December 15, 2027(106.000%), June 15, 2028(106.000%), December 15, 2028(106.000%), December 15, 2028(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), June 15, 2030(106.	March 15, 2025(105.650%), June 15, 2025(105.650%), September 15, 2025(105.650%), December 15, 2025(105.650%), March 15, 2026(105.650%), June 15, 2026(105.650%), September 15, 2026(105.650%), December 15, 2026(105.650%), December 15, 2026(105.650%), June 15, 2027(105.650%), September 15, 2027(105.650%), September 15, 2027(105.650%)	March 14, 2024(105.000%), June 14, 2024(105.000%), September 14, 2024(105.000%), December 14, 2024(105.000%), December 14, 2024(105.000%), March 14, 2025(105.000%), June 14, 2025(105.000%), September 14, 2025(105.000%), December 14, 2025(105.000%), March 14, 2026(105.000%), June 14, 2026(105.000%), September 14, 2026(105.000%)
17	Coupons/dividends Fixed or floating dividend/coupon	15, 2031(106.000%), June 15, 2032(106.000%)	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
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Disclo	sure template for main features of regulatory capital inst	truments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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%)		
	, , , , , , , , , , , , , , , , , , , ,		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	5.50%	SONIA, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or in yes, specify non-compliant realures	1973	13/73	13//3

Disclor	sure template for main features of regulatory cap	nital instruments			
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory of				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	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- 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	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 16 Subsequent call dates, if applicable			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%), December 23, 2029(106.000%), June 23, 2029(106.000%), December 23, 2029(106.000%), June 23, 2030(106.000%), June 23, 2031(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		

Disclor	sure template for main features of regulatory capita	al instruments				
3,000	Other TLAC instruments issued directly by the I	pank				
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	1					
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory 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	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	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclos	sure template for main features of regulatory capital 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)	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%),	March 30, 2026(105.150%), June 30, 2026(105.150%),	March 30, 2024(104.440%), June 30, 2024(104.440%),
	September 30, 2024(105.100%)	September 30, 2026(105.150%), December 30, 2026(105.150%), March 30, 2027(105.150%), June 30,	September 30, 2024(104.440%), December 30, 2024(104.440%), March 30, 2025(104.440%), June 30,
		2026(105.150%), March 30, 2027(105.150%), June 30, 2027(105.150%), September 30, 2027(105.150%)	2025(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
	N/A	N/A	N/A
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A N/A	N/A	N/A
	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capital	Instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit	tal	
1 Issuer	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-	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 2.5	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%)
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, 2027(104.760%), December 30, 2029(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
or in yes, speedy non-compliant leatures	14//3	1973	INITS

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)	78014RKB5	78014RKD1	78014RKE9	
3 Governing law(s) of the instrument	New York	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	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	
	17-Jul-24 Yes			
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	January 17, 2024(105.250%) April 17, 2024(105.250%)	January 18, 2024(105.300%) April 18, 2024(105.300%), July 18, 2024(105.300%),	January 18, 2025(106.000%) 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(106.00%), January 18, 2027(106.000%), July 18, 2027(106.000%), January 18, 2028(106.000%), July 18, 2028(106.000%), January 18, 2029(106.000%), July 18, 2029(106.000%), January 18, 2030(106.000%), July 18, 2030(106.000%), January 18, 2031(106.000%), July 18, 2031(106.000%), July 18, 2031(106.000%), July 18, 2031(106.000%), July 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	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in 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	
or in you, specify non-compliant reatures	13//3	14/73	13//3	

Chier T.L.AC instruments issued directly by the bank included in T.L.G. Included in T.L.G	Disclosure template for main features of regulatory capital instruments					
Included in TLAC not Included in TRAC not Include	5,000					
1 Instance Royal Bank of Canada Royal						
2 Unique Identifier (eg. CUSIP, ISIN, or Bloomberg Identifier for private placement) 78014RVF6 X5257062601 X52570634456	1 Issuer		Royal Bank of Canada	Royal Bank of Canada		
Sovering law(s) of the instrument New York Province of Ontario Province of Ontar	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKF6	XS2570626601	XS2570634456		
eligible instruments governed by foreign law)						
Regulatory treatment	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A		
Transitional Basel III rules	eligible instruments governed by foreign law)					
Post-transitional Basel III rules	Regulatory treatment					
Eligible at solicyroup/group&solo NA	4 Transitional Basel III rules	N/A	N/A	N/A		
Testument type (types to be specified by jurisdiction)	5 Post-transitional Basel III rules					
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 1USD 11 702 10 Accounting classification 11 Original date of issuance 110 Accounting classification 111 Original date of issuance 112 Perpetual or dated 113 Original maturity date 115 Original maturity date 116 Jan-23 117 Perpetual or dated 117 Optional call dates and redemption amount 118 Issuance 118 Jan-28 119 Jan-23 119 Jan-24 119 Jan-24 119 Jan-25 119 Jan-26 119 Jan-26 119 Jan-27 119 Jan-28 119 Jan-29 119						
Par value of instrument						
10 Accounting classification Liability - fair value option Liability - fair value opti						
11 Original date of issuance 18-Jan-23 19-Jan-23 19-Jan-						
12 Perpetual or dated Da						
13 Original maturity date 18-Jan-28 19-Jul-24 19-Jul-26 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, conlingent call dates and redemption amount January 18, 2025(105.450%) 16 Subsequent call dates, if applicable April 18, 2025(105.450%), July 18, 2027(105.450%), July 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%), July 18, 2027(105.450%),						
Issuer call subject to prior supervisory approval Yes Yes Yes Yes						
Description of the properties of the propertie						
Subsequent call dates, if applicable			Yes	Yes		
October 18, 2026(105.450%), January 18, 2026(105.450%), July 18, 2026(105.450%), July 18, 2026(105.450%), July 18, 2026(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%), July 18, 2027(105.450%) Fixed or floating dividend/coupon						
2026(105.450%), April 18, 2026(105.450%), July 18, 2026(105.450%), Dotober 18, 2027(105.450%), July 18, 2027(105.450%), April 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%) Coupons/dividends	16 Subsequent call dates, if applicable					
2026(105.450%), October 18, 2026(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%) Coupons/dividends						
18. 2027(105.450%), April 18, 2027(105.450%), July 18, 2027(105.450%), July 18, 2027(105.450%), October 18, 2027(105.450%), Unit 18, 2027(105.450%), Unit 18, 2027(105.450%), October 18, 2027(105.450%), October 18, 2027(105.450%), Unit 18, 2027(
Coupons/dividends						
Coupons/dividends		18, 2027(105.450%), April 18, 2027(105.450%), July 18,				
Fixed or floating dividend/coupon Fixed Float Float Float 18 Coupon rate and any related index 5.45% EURIBOR, subject to cap and floor EURIBOR, subject to cap and floor Fully discretionary, partially discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No		2027(105.450%), October 18, 2027(105.450%)				
Fixed or floating dividend/coupon Fixed Float Float Float 18 Coupon rate and any related index 5.45% EURIBOR, subject to cap and floor EURIBOR, subject to cap and floor Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No	Causanidisidanda					
18 Coupon rate and any related index 5.45% EURIBOR, subject to cap and floor 19 Existence of a dividend stopper No	- Company of the comp	Fixed	Floor	Floor		
19 Existence of a dividend stopper No No No No Mandatory 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 11 Existence of a step up or other incentive to redeem No						
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No						
21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 3 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						
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 N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A						
23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A						
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/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, conversion rate N/A N/A N/A N/A						
	26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A		
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A						
29 If convertible, specify issuer of instrument it converts into N/A						
			- 4			
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						
37 If yes, specify non-compliant features N/A N/A N/A N/A	37 It yes, specify non-compilant reatures	IN/A	IN/A	N/A		

				Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank						
1		Included in TLAC not included in regulatory capital						
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKG4	780086WH3	780086WJ9				
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- eligible instruments governed by foreign law)	Contractual	N/A	N/A				
	Regulatory treatment							
4	Transitional Basel III rules	N/A	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
	Par value of instrument	USD 10.818	11.432	13.185				
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
	Original date of issuance	23-Jan-23	24-Jan-23	24-Jan-23				
12	Perpetual or dated	Dated	Dated	Dated				
13	Original maturity date	23-Jan-31	24-Jan-28	24-Jan-28				
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15	Optional call date, contingent call dates and redemption amount	January 23, 2025(105.500%)	January 24, 2025(105.050%)	January 24, 2025(105.200%)				
16	Subsequent call dates, if applicable	July 23, 2025(105.500%), January 23, 2026(105.500%), July 23, 2026(105.500%), January 23, 2027(105.500%), July 23, 2027(105.500%), January 23, 2028(105.500%), July 23, 2028(105.500%), January 23, 2029(105.500%), July 23, 2029(105.500%), January 23, 2039(105.500%), July 23, 2030(105.500%)	July 24, 2025(105.050%), January 24, 2026(105.050%), July 24, 2026(105.050%), January 24, 2027(105.050%), July 24, 2027(105.050%)	July 24, 2025(105.200%), January 24, 2026(105.200%), July 24, 2026(105.200%), January 24, 2027(105.200%), July 24, 2027(105.200%)				
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed				
18	Coupon rate and any related index	5.50%	5.05%	5.20%				
19	Existence of a dividend stopper	No	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A	N/A				
25	If convertible, fully or partially	N/A	N/A	N/A				
26	If convertible, conversion rate	N/A	N/A	N/A				
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
	Write-down feature	No	No	No				
31	If write-down, write-down trigger (s)	N/A	N/A	N/A				
32	If write-down, full or partial	N/A	N/A	N/A				
33	If write-down, permanent or temporary	N/A	N/A	N/A				
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
	Type of subordination	Exemption	Exemption	Exemption				
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
	Non-compliant transitioned features	No	No	No				
37	If yes, specify non-compliant features	N/A	N/A	N/A				

Disclos	sure template for main features of regulatory ca	pital instruments			
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2570636584	XS2570636741	78014RKM1		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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 1.5	USD 1.5	USD 5.32		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	27-Jan-23	27-Jan-23	27-Jan-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	27-Jan-28	27-Jan-28	27-Jan-28		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable			January 27, 2025(105.000%) April 27, 2025(105.000%), July 27, 2025(105.000%),		
			October 27, 2025(105.00%), January 27, 2026(105.000%), April 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/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	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		

Disclo	sure 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)	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	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	150.0	USD 9.161	USD 92.001	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	27-Jan-23	31-Jan-23	31-Jan-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	27-Jan-33	31-Jul-24	31-Jan-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		January 31, 2024(105.050%)	January 31, 2028(105.200%)	
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 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclo	sure template for main features of regulatory capital i	nstruments	
	Other TLAC instruments issued directly by the bar	nk	
	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)	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-	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)		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

2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A N/A 6 Eligible and Signoup/group/group/scolo N/A	ty - fair value option
Issuer	TLAC Instruments Amount eligible for TLAC only 5 19: 19: 19: 19: 19: 19: 19: 19: 19: 19:
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 4 Province of Ontario 5 Province of Ontario 7 Province of Ontario 7 Province of Ontario 7 Province of Ontario 8 Mans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 8 Province of Ontario 8 Province of Ontario 9 Province	TLAC Instruments Amount eligible for TLAC only 5 19: 5 19: 5 19: 5- fair value option
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A	TLAC Instruments Amount eligible for TLAC only 5 5 5 5 1y - fair value option
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-legible instruments governed by foreign law) N/A N/A N/A	TLAC Instruments Amount eligible for TLAC only
eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	Amount eligible for TLAC only by - fair value option
Regulatory treatment	Amount eligible for TLAC only by - fair value option
4 Transitional Basel III rules N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Post-transitional Basel III rules N/A N/A N/A N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments N/A - Amount eligible for TLAC only N/A - Amount	Amount eligible for TLAC only by - fair value option
5 Post-transitional Basel III rules N/A	Amount eligible for TLAC only by - fair value option
6 Eligible at solo/group/group&solo N/A	Amount eligible for TLAC only by - fair value option
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Other TLAC Instruments 14 Other TLAC Instruments 15 Other TLAC Instruments 16 Other TLAC Instruments 17 A - Amount eligible for TLAC only 18 INA - Amount eligible for TL	Amount eligible for TLAC only by - fair value option
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A	Amount eligible for TLAC only by - fair value option
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-2 12 Perpetual or dated Dated Dated Dated	by - fair value option
10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance 7-Feb-23 7-Feb-23 12 Perpetual or dated Dated Dated Dated Dated	y - fair value option
11 Original date of issuance 7-Feb-23 7-Feb-23 10-Feb-2 12 Perpetual or dated Dated Dated Dated	
12 Perpetual or dated Dated Dated Dated	
1.1. Original maturity data	
	o-26
14 Issuer call subject to prior supervisory approval Yes Yes	
	ary 10, 2024(105.020%) ary 10, 2025(105.020%)
2029(139.00000%), February 7, 2030(145.500000%), February 7, 2031(152.000000%), February 7, 2032(158.500000%), February 7, 2036(150.00000%), February 7, 2034(171.500000%), February 7, 2035(178.00000%), February 7, 2036(184.500000%), February 7, 2037(191.00000%), February 7, 2038(197.500000%)	-,
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed-Float Zero Fixed	
The 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	atory
21 Existence of a step up or other incentive to redeem No No No No	
22 Noncumulative or cumulative Non-cum Non-cumulative Non-cumulative Non-cumulative	umulative
	onvertible
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	
30 Write-down feature No No No	
31 If write-down, write-down trigger (s) N/A N/A N/A	
32 If write-down, full or partial N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	
34a Type of subordination Exemption Exemption Exemption	otion
	ordinated
36 Non-compliant transitioned features No No No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	

Disclo	sure template for main features of regulatory cap	pital instruments		
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1 Issuer	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)	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 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%)	
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%), August 14, 2028(105.250%), February 14, 2028(105.250%), August 14, 2028(105.250%), February 14, 2029(105.250%), August 14, 2039(105.250%), February 14, 2030(105.250%), August 14, 20	
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 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)	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 Optional call date, contingent call dates and redemption amount	February 15, 2028(104.650%)	February 15, 2024(105.100%)	February 15, 2024(105.100%)		
16 Subsequent call dates, if applicable		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%), August 15, 2025(105.100%), November 15, 2025(105.100%), February 15, 2026(105.100%), May 15, 2026(105.100%), August 15, 2026(105.100%), November 15, 2026(105.100%), August 15, 2026(105.100%), The Company 15, 2027(105.100%), May 15, 2027(105.100%), August 15, 2027(105.100%), November 15, 2027(105.100%), August 15, 2027(105.100%), November 15, 2027(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%), 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		
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 No	No		
37 If yes, specify non-compliant features	IN/A	N/A	N/A		

Disclos	ure 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)	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	4.60% No	4.95% No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify insurant type convertible into	N/A	N/A	N/A	
30 Write-down feature	No No	No No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or in yes, specify non-compliant reatures	13//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	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	2026(105.500%), August 22, 2026(105.500%), February
		22, 2030(105.250%), August 22, 2030(105.250%),	22, 2027(105.200%), August 22, 2027(105.200%)	22, 2027(105.500%), August 22, 2027(105.500%),
		February 22, 2031(105.250%), August 22,		February 22, 2028(105.500%), August 22,
		2031(105.250%), February 22, 2032(105.250%), August		2028(105.500%), February 22, 2029(105.500%), August
		22, 2032(105.250%)		22, 2029(105.500%), February 22, 2030(105.500%),
				August 22, 2030(105.500%), February 22,
				2031(105.500%), August 22, 2031(105.500%), February
				22, 2032(105.500%), August 22, 2032(105.500%)
	Our and the Advanta			
47	Coupons/dividends	Fixed	Fig. 4	Fired
17	Fixed or floating dividend/coupon	5.25%	Fixed 5.20%	Fixed 5.55%
19	Coupon rate and any related index Existence of a dividend stopper	0.25% No	5.20% No	5.55% No
20		Mandatory	Mandatory	
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No	No No	Mandatory No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)		N/A	N/A
24	If convertible, fully or partially		N/A	N/A
				N/A N/A
26	If convertible, conversion rate		N/A N/A	N/A
27	If convertible, mandatory or optional conversion			1.01.1
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	1.01	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

template for main features of regulatory capital instriber TLAC instruments issued directly by the bank included in TLAC not included in regulatory capital Royal Bank of Canada (SS2581407702) Province of Ontario IVA IVA IVA IVA IVA IVA IVA IVA	Royal Bank of Canada XS2581403974 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option 23-Feb-23	Royal Bank of Canada 78014RLE8 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6 Liability - fair value option
Royal Bank of Canada (S2581407702 Province of Ontario N/A	XS2581403974 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	78014RLE8 New York Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
(S2581407702 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only >AD 1 Jability - fair value option 12-Feb-23 Jated	XS2581403974 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	78014RLE8 New York Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
Province of Ontario N/A	Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A N/A N/A N/A N/A Dither TLAC Instruments N/A - Amount eligible for TLAC only SAD 1 Liability - fair value option 22-Feb-23 Dated	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A N/A N/A N/A Diher TLAC Instruments N/A - Amount eligible for TLAC only SAD 1 Jability - fair value option 22-Feb-23 Jated	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A N/A N/A VIA VIA VIA VIA VIA VIA - Amount eligible for TLAC only CAD 1 Liability - fair value option 122-feb-23 VIA	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A N/A N/A VIA VIA VIA VIA VIA VIA - Amount eligible for TLAC only CAD 1 Liability - fair value option 122-feb-23 VIA	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A N/A N/A VIA VIA VIA VIA VIA VIA - Amount eligible for TLAC only CAD 1 Liability - fair value option 122-feb-23 VIA	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A Other TLAC Instruments W/A - Amount eligible for TLAC only CAD 1 Liability - fair value option 22-Feb-23 Dated	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
Other TLAC Instruments VIA - Amount eligible for TLAC only AD 1 Liability - fair value option 12-Feb-23 Dated	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 3.6
N/A - Amount eligible for TLAC only SAD 1 Liability - fair value option 122-Feb-23 Dated	N/A - Amount eligible for TLAC only USD 1.5 Liability - fair value option	N/A - Amount eligible for TLAC only USD 3.6
CAD 1 Liability - fair value option 22-Feb-23 Dated	USD 1.5 Liability - fair value option	USD 3.6
iability - fair value option 22-Feb-23 Dated	Liability - fair value option	
22-Feb-23 Dated		Liability - fair value option
22-Feb-23 Dated		
		23-Feb-23
22-Feb-30	Dated	Dated
	23-Feb-26	23-Feb-28
/es	Yes	Yes
ebruary 22, 2025(105.350%)		February 23, 2026(105.200%)
August 22, 2025(105.350%), February 22,		May 23, 2026(105.200%), August 23, 2026(105.200%),
2026(105.350%), August 22, 2026(105.350%), February		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%)
22, 2029(105.350%)		
Fixed		Fixed
5.35%		5.20%
No		No
		Mandatory
No		No
Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible
N/A	N/A	N/A
No	No	No
N/A	N/A	N/A
Exemption	Exemption	Exemption
Jnsubordinated	Unsubordinated	Unsubordinated
No	No	No
N/A	N/A	N/A
(### ### #############################	es ebruary 22, 2025(105.350%) ugust 22, 2025(105.350%), February 22, 2025(105.350%), February 22, 2026(105.350%), August 22, 2026(105.350%), February 22, 2026(105.350%), August 22, 2027(105.350%), August 22, 2027(105.350%), August 22, 2028(105.350%), February 22, 2028(105.350%), August 22, 2028(105.350%), February 22, 2029(105.350%), August 23, 2029(105.350%), August 22, 2029(105.350%), August 22	es bruary 22, 2025(105.350%), sebruary 22, 2025(105.350%), February 22, 2025(105.350%), February 22, 2026(105.350%), August 22, 2027(105.350%), August 22, 2027(105.350%), August 22, 2027(105.350%), August 22, 2028(105.350%), August 22, 2028(105.350%), February 22, 2028(105.350%), August 22, 2028(105.350%), February 22, 2029(105.350%), August 2

Disclo	sure 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)	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),	May 28, 2024(105.150%)	May 28, 2024(105.200%), August 28, 2024(105.200%),
	November 27, 2024(105.200%), February 27,		November 28, 2024(105.200%)
	2025(105.200%), May 27, 2025(105.200%), August 27,		
	2025(105.200%), November 27, 2025(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

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by t		
	Included in TLAC not included in regulatory		
1 Issuer	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 instrument type convertible into	N/A	N/A	N/A
30 Write-down feature	No No	No No	No
31 If write-down write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A N/A	N/A	N/A N/A
33 If write-down, permanent or temporary	N/A N/A	N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A N/A
	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLF5	780086WR1	780086WS9	
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- eligible instruments governed by foreign law)	Contractual	N/A	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eliqible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 2.109	2.0	7.165	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Feb-23	1-Mar-23	2-Mar-23	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-Feb-28	1-Mar-33	2-Mar-26	
14	Issuer call subject to prior supervisory approval		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	November 28, 2024(105.250%), February 28,	1, 2029(105.450%), March 1, 2030(105.450%), September 1, 2030(105.450%), March 1,	March 2, 2025(105.200%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index		5.45%	5.20%	
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	N/A	
26	If convertible, conversion rate		N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into		N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	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	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	sure template for main features of regulatory capital 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)	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	March 2, 2028(105.650%)		March 7, 2025(106.150%)
16 Subsequent call dates, if applicable	September 2, 2028(105.650%), March 2, 2029(105.650%), September 2, 2029(105.650%), March 2, 2030(105.650%), September 2, 2030(105.650%), March 2, 2030(105.650%), September 2, 2031(105.650%), March 2, 2032(105.650%), September 2, 2032(105.650%), March 2, 2032(105.650%), March 2, 2032(105.650%), March 2, 2034(105.650%), September 2, 2034(105.650%), September 2, 2034(105.650%), September 2, 2035(105.650%), March 2, 2035(105.650%), September 2, 2035(105.650%), March 2, 2036(105.650%), September 2, 2036(105.650%), September 2, 2036(105.650%), March 2, 2037(105.650%), September 2, 2037(105.650%)		September 7, 2025(106.150%), March 7, 2026(106.150%), September 7, 2026(106.150%), March 7, 2027(106.150%), September 7, 2027(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%), March 7, 2029(106.150%), March 7, 2030(106.150%), March 7, 2031(106.150%), September 7, 2030(106.150%), March 7, 2031(106.150%), September 7, 2031(106.150%), September 7, 2031(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
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	Disclos	ure template for main features of regulatory capital ins	truments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581412371	XS2581412454	78014RLG3
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
ou	eligible instruments governed by foreign law)			Contractadi
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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	res	res	March 10. 2025(105,250%)
16	Subsequent call dates, if applicable			June 10, 2025(105.250%), September 10,
16				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		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No

	Disclosu	re template for main features of regulatory capital ins	truments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WV2	780086WT7	780086WX8
	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
	ligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 /	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	Par value of instrument	9.906	10.852	USD 5.795
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance	10-Mar-23	10-Mar-23	10-Mar-23
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-28	10-Mar-28	10-Mar-28
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 10, 2026(105.150%)	March 10, 2026(105,00%)	March 10, 2026(105,55%)
16	Subsequent call dates, if applicable	September 10, 2026(105.150%), March 10,	September 10, 2026(105.000%), March 10,	September 10, 2026(105.550%), March 10,
	oubooquon our autos, ii apprioubio	2027(105.150%), September 10, 2027(105.150%)	2027(105.000%), September 10, 2027(105.000%)	2027(105.550%), September 10, 2027(105.550%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.00%	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	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 bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	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-	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	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-26	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,		June 15, 2025(105.550%), September 15,	
		2026(105.150%), September 13, 2026(105.150%), March		2025(105.550%), December 15, 2025(105.550%), March	
		13, 2027(105.150%), September 13, 2027(105.150%)		15, 2026(105.550%), June 15, 2026(105.550%),	
				September 15, 2026(105.550%), December 15,	
				2026(105.550%), March 15, 2027(105.550%), June 15,	
				2027(105.550%), September 15, 2027(105.550%),	
				December 15, 2027(105.550%)	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18	Coupon rate and any related index		SOFR, subject to cap and floor	5.55%	
19	Existence of a dividend stopper	0.10% No	No	0.00% No	
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative	
		Non-convertible	Non-convertible		
23	Convertible or non-convertible		N/A	Non-convertible N/A	
25	If convertible, conversion trigger (s) If convertible, fully or partially		N/A N/A	N/A N/A	
	If convertible, rully or partially If convertible, conversion rate		N/A	N/A N/A	
26					
27	If convertible, mandatory or optional conversion		N/A N/A	N/A N/A	
28	If convertible, specify instrument type convertible into		1 2 2		
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	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism		N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
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)	78014RLM0	78014RLL2	XS2581429771		
3	Governing law(s) of the instrument	New York	New York	Province of Ontario		
3a		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 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		Dated	Dated	Dated		
13		15-Mar-33	15-Mar-30	16-Mar-28		
14		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%), March 15,	September 15, 2026(105.550%), March 15,			
		2026(105.850%), September 15, 2026(105.850%), Marcl 15, 2027(105.850%), September 15, 2027(105.850%),	h 2027(105.550%), September 15, 2027(105.550%), March 15, 2028(105.550%), September 15, 2028(105.550%),			
		March 15, 2028(105.850%), September 15,	March 15, 2029(105.550%), September 15,			
		2028(105.850%), March 15, 2029(105.850%), September	r 2029(105.550%)			
		15, 2029(105.850%), March 15, 2030(105.850%),				
		September 15, 2030(105.850%), March 15,				
		2031(105.850%), September 15, 2031(105.850%), March	h			
		15, 2032(105.850%), September 15, 2032(105.850%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float		
18	Coupon rate and any related index	5.85%	5.55%	EURIBOR, subject to cap and floor		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30		No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34		N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		
				(

Disclo	sure template for main features of regulatory capital ins	truments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLK4	78014RLJ7	XS2581431595
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 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,	June 16, 2024(105.400%)	March 22, 2027(105.700%)
To Cassagasin can catee, it approasis	2024(105.550%), December 16, 2024(105.550%), Marc		marsir 22, 2027 (100:10070)
	16, 2025(105.550%), June 16, 2025(105.550%),	"	
	September 16, 2025(105.550%), December 16,		
	2025(105.550%)		
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 cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	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
30 Write-down feature	No	No No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism			
	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the			
	Included in TLAC not included in regulatory	capital		
1 Issuer	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%)	
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	New York	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.11	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	28-Mar-23	29-Mar-23	30-Mar-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-Mar-30	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 28, 2025(105.650%)	March 25, 2026(105.060%)	March 30, 2025(105.400%)	
16	Subsequent call dates, if applicable	September 28, 2025(105.650%), March 28,	September 25, 2026(105.060%)	June 30, 2025(105.400%), September 30,	
		2026(105.650%), September 28, 2026(105.650%), March		2025(105.400%), December 30, 2025(105.400%), March	
		28, 2027(105.650%), September 28, 2027(105.650%),		30, 2026(105.400%), June 30, 2026(105.400%),	
		March 28, 2028(105.650%), September 28,		September 30, 2026(105.400%), December 30,	
		2028(105.650%), March 28, 2029(105.650%), September		2026(105.400%), March 30, 2027(105.400%), June 30,	
		28, 2029(105.650%)		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	5.65%	5.06%	5.40%	
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	
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		N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
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	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
		+	H		

	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 (eq 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%),		
	Cabboquesis can dated, if approach			October 3, 2029(105.000%), April 3, 2030(105.000%),		
		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(105.650%), March 30, 2029(105.650%), 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			
		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	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down. full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		
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Disclo	sure template for main features of regulatory capital inst	truments			
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eq 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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	5.0	USD 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		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%)		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%), 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, 2028(105.430%), April 6, 2028(105.430%), October 6, 2028(105.430%), April 6, 2028(105.430%), October 6, 2029(105.430%), April 6, 2039(105.430%), October 6, 2029(105.430%), April 6, 2031(105.430%), October 6, 2030(105.430%), April 6, 2031(105.430%), October 6, 2030(105.430%), April 6, 2032(105.430%), October 6, 2032(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					
ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XF6	780086XG4	XS2581441123		
Soverning law(s) of the instrument	Province of Ontario	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)	N/A	N/A	N/A		
Regulatory treatment					
Transitional Basel III rules	N/A	N/A	N/A		
Post-transitional Basel III rules	N/A	N/A	N/A		
Eligible at solo/group/group&solo	N/A	N/A	N/A		
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
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		
ar value of instrument	10.106	2.0	AUD 13.300		
ccounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
Original date of issuance	6-Apr-23	11-Apr-23	11-Apr-23		
erpetual or dated	Dated	Dated	Dated		
Original maturity date	6-Apr-33	11-Apr-25	27-Mar-30		
ssuer call subject to prior supervisory approval	Yes	Yes	Yes		
Optional call date, contingent call dates and redemption amount	April 6, 2026(105.420%)	April 11, 2024(104.850%)	June 27, 2029(104.720%)		
Subsequent call dates, if applicable	October 6, 2026(105.420%), April 6, 2027(105.420%), October 6, 2027(105.420%), April 6, 2028(105.420%), October 6, 2028(105.420%), April 6, 2028(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, 2031(105.420%), April 6, 2032(105.420%), October 6, 2032(105.420%)	October 11, 2024(104.850%)	September 27, 2029(104.720%), December 27, 2029(104.720%)		
Coupons/dividends					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
Coupon rate and any related index	5.42%	4.85%	4.72%		
Existence of a dividend stopper	No	No	No		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No	No	No		
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
If convertible, conversion trigger (s)	N/A	N/A	N/A		
If convertible, fully or partially	N/A	N/A	N/A		
If convertible, conversion rate	N/A	N/A	N/A		
If convertible, mandatory or optional conversion	N/A	N/A	N/A		
If convertible, specify instrument type convertible into	N/A	N/A	N/A		
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
Vrite-down feature	No	No	No		
If write-down, write-down trigger (s)	N/A	N/A	N/A		
If write-down, full or partial	N/A	N/A	N/A		
If write-down, permanent or temporary	N/A	N/A	N/A		
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
Type of subordination	Exemption	Exemption	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
Ion-compliant transitioned features	No	No	No		
yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
2.000	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596477898	78014RMB3	78014RMC1	
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 Eliqible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 1.4	USD 2.425	USD 2.060	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	12-Apr-23	17-Apr-23	17-Apr-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	12-Apr-26	17-Apr-30	17-Apr-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		April 17, 2025(105.500%)	April 17, 2025(105.200%)	
16 Subsequent call dates, if applicable		October 17, 2025(105.500%), April 17, 2026(105.500%),	July 17, 2025(105.200%), October 17, 2025(105.200%),	
		October 17, 2026(105.500%), April 17, 2027(105.500%),	January 17, 2026(105.200%), April 17, 2026(105.200%),	
		October 17, 2027(105.500%), April 17, 2028(105.500%),	July 17, 2026(105.200%), October 17, 2026(105.200%),	
		October 17, 2028(105.500%), April 17, 2029(105.500%),	January 17, 2027(105.200%), April 17, 2027(105.200%),	
		October 17, 2029(105.500%)	July 17, 2027(105.200%), October 17, 2027(105.200%),	
			January 17, 2028(105.200%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	5.50%	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)	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-	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		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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		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%)		
Coupons/dividends					
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 N/A		
26 If convertible, conversion rate	N/A N/A	N/A	N/A		
	N/A 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	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclo	sure template for main features of regulatory capital instr	ruments	
25555	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	Contractual	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory 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
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 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%),	April 20, 2026(116.090%), April 20, 2027(122.010%)	December 15, 2023(104.100%)
To Casesquein can catee, it approaches	January 20, 2025(105.200%), April 20, 2025(105.200%),	7 (Fill 20, 2020(110.00070), 7 (Fill 20, 2021(122.01070)	2000111201 10, 2020(101110010)
	July 20, 2025(105.200%), October 20, 2025(105.200%),		
	January 20, 2026(105.200%)		
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	No No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A
	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-	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 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 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclos	ure template for main features of regulatory capi	ital instruments	
Other TLAC instruments issued directly by the 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)	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	No longer TLAC eligible (<365 days)
9	Par value of instrument	2.0	USD 4	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-23	25-Apr-23	27-Apr-23
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-25	25-Apr-33	27-Jul-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 24, 2024(105.100%)	April 25, 2025(105.250%)	April 29, 2024(105.050%)
16	Subsequent call dates, if applicable	October 24, 2024(105.100%)	July 25, 2025(105.250%), October 25, 2025(105.250%),	, p 20, 2024(100.00070)
	Subsequent sail dates, il applicable	05.0501 24, 2024(100.10070)	January 25, 2026(105.250%), October 25, 2026(105.250%), January 25, 2026(105.250%), April 25, 2026(105.250%),	
			July 25, 2026(105.250%), October 25, 2026(105.250%),	
			January 25, 2027(105.250%), October 25, 2027(105.250%), January 25, 2027(105.250%), April 25, 2027(105.250%),	
			July 25, 2027(105.250%), October 25, 2027(105.250%),	
			January 25, 2028(105.250%), April 25, 2028(105.250%),	
			July 25, 2028(105.250%), October 25, 2028(105.250%),	
			January 25, 2029(105.250%), October 25, 2029(105.250%),	
			July 25, 2029(105.250%), April 25, 2029(105.250%), July 25, 2029(105.250%), October 25, 2029(105.250%),	
			January 25, 2030(105.250%), April 25, 2030(105.250%),	
			July 25, 2030(105.250%), October 25, 2030(105.250%),	
			January 25, 2031(105.250%), April 25, 2031(105.250%),	
			July 25, 2031(105.250%), October 25, 2031(105.250%),	
			January 25, 2032(105.250%), April 25, 2032(105.250%),	
			July 25, 2032(105.250%), October 25, 2032(105.250%),	
			January 25, 2033(105.250%)	
_	Coupons/dividends			
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
8	Coupon rate and any related index	5.10%	5.25%	5.05%
9	Existence of a dividend stopper	No No	No	No No
	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
() l				
			Mandatory No	
1	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	No Non-cumulative	No Non-cumulative	No Non-cumulative
21 22 23	Existence of a step up or other incentive to redeem Nnonumulative or cumulative Convertible or non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Non-cumulative Non-convertible NVA N/A	No Non-cumulative Non-convertible N/A N/A	No Communitive Non-convertible N/A N/A
11 12 13 14 15	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Non-convertible NIA NI/A NI/A	No Non-cumulative Non-convertible N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 6 7	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
1 2 3 4 5 6 7	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
1 2 3 4 5 6 7 8	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
1 2 3 4 5 6 7 8 9	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
1 2 3 4 5 6 7 7 8 8 9 0	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
1 2 3 4 5 6 7 8 9 0 1 1 2	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it convers into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	No Non-cumulative Non-convertible N/A
1 2 3 4 4 5 6 6 7 8 8 9 0 1 1 2 3 3	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
1 2 3 4 4 5 6 6 7 8 8 9 0 1 1 2 3 3	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it convers into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	No Non-cumulative Non-convertible N/A
1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 4	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
21 22 23 24 24 25 26 27 28 29 31 32 33 34 44 a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
221 222 223 224 225 226 227 227 228 229 229 233 233 233 233 233 233 233 233	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, experies on rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, partial If write-down, partial If write-down, description of write-down mechanism Type of subordination	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	No Non-cumulative Non-convertible N/A

Disclos	ure template for main features of regulatory capital instru	iments	
District	Other TLAC instruments issued directly by the bank	unicito	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XH2	78014RML1	78014RMN7
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	15.177	USD 2	USD 5.628
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	28-Apr-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Apr-28	28-Apr-25	28-Apr-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	April 28, 2025(104.800%)	April 28, 2024(105.250%)	April 28, 2025(105.250%)
16 Subsequent call dates, if applicable	October 28, 2025(104.800%), April 28, 2026(104.800%),	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%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.80%	5.25%	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

Disclos	ure template for main features of regulatory capital instru	uments		
5,000	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
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)	Oontactacii	Contractati	1474	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 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	
13 Original maturity date 14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 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				
To Subsequent call dates, if applicable	October 28, 2025(105.500%), April 28, 2026(105.500%), October 28, 2026(105.500%), April 28, 2027(105.500%),	October 28, 2025(105.180%)	April 11, 2026(115.000000%), April 11, 2027(120.000000%), April 11, 2028(125.000000%), April	
	October 28, 2026(105.500%), April 28, 2027(105.500%), October 28, 2027(105.500%), April 28, 2028(105.500%),		11, 2029(130.000000%), April 11, 2028(125.000000%), April 11, 2030(135.000000%)	
	October 28, 2028(105.500%), April 28, 2028(105.500%), October 28, 2028(105.500%), April 28, 2029(105.500%),		11, 2029(130.000000%), April 11, 2030(135.000000%)	
	October 28, 2029(105.500%), April 28, 2029(105.500%), October 28, 2029(105.500%), April 28, 2030(105.500%),			
	October 28, 2030(105.500%), April 28, 2030(105.500%), October 28, 2030(105.500%), April 28, 2031(105.500%),			
	October 28, 2031(105.500%), April 28, 2031(105.500%), October 28, 2031(105.500%), April 28, 2032(105.500%),			
	October 28, 2032(105.500%), April 28, 2032(105.500%),			
	October 26, 2032(103.300%)			
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 liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No N/A	No N/A	No N/A	
37 If yes, specify non-compliant features	IN/A	N/A	N/A	

Disclos	ure template for main features of regulatory capital instr	umante		
Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	XS2596475769	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMA5	780086XM1	Province of Ontario	
3 Governing law(s) of the instrument	New York	Province of Ontario	N/A	
3a 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		
Regulatory treatment			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	Other TLAC Instruments	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	N/A - Amount eligible for TLAC only	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	USD 2	
9 Par value of instrument	USD 6	15.0	Liability - fair value option	
10 Accounting classification	Liability - fair value option	Liability - fair value option	17-Apr-23	
11 Original date of issuance	6-Apr-23	1-May-23	Dated	
12 Perpetual or dated	Dated	Dated	17-Apr-26	
13 Original maturity date	6-Apr-38 Yes	1-May-25	Yes	
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes April 6, 2026(105.550%)	Yes May 1, 2024(104.750%)	April 17, 2025(104.9%)	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	April 6, 2026(105.550%) July 6, 2026(105.550%), October 6, 2026(105.550%),	May 1, 2024(104.750%) November 1, 2024(104.750%)	April 17, 2020(104.9%)	
	July 6, 2027(105.550%), October 6, 2027(105.550%), January 6, 2028(105.550%), April 6, 2028(105.550%), July 6, 2028(105.550%), April 6, 2028(105.550%), July 6, 2028(105.550%), October 6, 2028(105.550%), July 6, 2029(105.550%), October 6, 2029(105.550%), July 6, 2029(105.550%), October 6, 2030(105.550%), July 6, 2030(105.550%), October 6, 2030(105.550%), July 6, 2031(105.550%), October 6, 2031(105.550%), July 6, 2031(105.550%), October 6, 2031(105.550%), July 6, 2032(105.550%), October 6, 2032(105.550%), July 6, 2032(105.550%), October 6, 2032(105.550%), July 6, 2033(105.550%), October 6, 2032(105.550%), July 6, 2033(105.550%), October 6, 2033(105.550%), July 6, 2033(105.550%), October 6, 2033(105.550%), January 6, 2034(105.550%), October 6, 2034(105.550%), January 6, 2034(105.550%), October 6, 2034(105.550%), January 6, 2035(105.550%), October 6, 2034(105.550%), January 6, 2035(105.550%), October 6, 2034(105.550%), January 6, 2035(100.000%), October 6, 2035(100.000%), July 6, 2036(49755273.000%), October 6, 2035(100.000%), January 6, 2036(497103951.000%), January 6, 2037(100.000%), Ja			
Coupons/dividends			Fixed	
17 Fixed or floating dividend/coupon	Fixed	Fixed	4.900%	
18 Coupon rate and any related index 19 Existence of a dividend stopper	5.55%	4.75%	No Mandatan	
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	Mandatory No	
21 Existence of a step up or other incentive to redeem	No	No	Non-cumulative	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-convertible	
23 Convertible or non-convertible	Non-convertible	Non-convertible	N/A	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	No	
30 Write-down feature	No	No	N/A	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	Exemption	
34a Type of subordination	Exemption	Exemption	Unsubordinated	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	No N/A	
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	N/A N/A	
37 II yes, specify non-compliant leatures	IN/A	IN/A	IN/A	

Disclor	sure template for main features of regulatory cap	nital instruments			
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory c				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596486709	XS2596487004	XS2596487772		
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 2	USD 20.2	USD 1.15		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	4-May-23	4-May-23	4-May-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	4-May-25	4-May-25	4-May-25		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		May 7, 2024(105.680%)	May 7, 2024(105.680%)		
16 Subsequent call dates, if applicable					
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Fixed	Float		
18 Coupon rate and any related index	SONIA, subject to cap and floor	5.68%	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		

Disclo	sure template for main features of regulatory capit	al instruments			
	Other TLAC instruments issued directly by the				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XS8	XS2596500467	XS2596490644		
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	1.6	EUR 1.105	USD 7		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	4-May-23	9-May-23	10-May-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	30-Jun-40	9-May-25	10-Nov-24		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	May 4, 2038(208.490%)		May 10, 2024(105.030%)		
16 Subsequent call dates, if applicable	May 4, 2039(218.950%), May 4, 2040(229.950%)				
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed		
18 Coupon rate and any related index	5.02% Compounded and Paid at Marurity	EURIBOR, subject to cap and floor	5.03%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
44 Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosi	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)	XS2608738147	XS2596503990	780086XW9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.5	EUR 1.5	2.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-May-23	12-May-23	15-May-23
12		Dated	Dated	Dated
13		11-Nov-25	12-May-30	15-May-25
14		Yes	Yes	Yes
15			May 12, 2026(104.250%)	May 15, 2024(105.000%)
16			May 12, 2027(104.250%), May 12, 2028(104.250%), May	
			12, 2029(104.250%)	, , , , , , , , , , , , , , , , , , , ,
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.25%	5.00%
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	N/A	N/A	N/A
28		N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory of	apital instruments		
Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory	y capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596492855	XS2596492939	78014RMT4	
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	GBP 1	GBP 1.5	USD 9.446	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	15-May-23	15-May-23	16-May-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	15-May-25	15-May-26	16-May-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		May 15, 2025(105.100%)	May 16, 2025(105.450%)	
			2026(105.450%), November 16, 2026(105.450%), May 16, 2027(105.450%), November 16, 2027(105.450%), May 16, 2028(105.450%), November 16, 2028(105.450%), May 16, 2029(105.450%), May 16, 2030(105.450%), November 16, 2029(105.450%), May 16, 2030(105.450%), November 16, 2030(105.450%), May 16, 2031(105.450%), May 16, 2031(105.450%), November 16, 2031(105.450%), May 16, 2032(105.450%), November 16, 2032(105.450%), May 16, 2032(105.450%), November 16, 2032(105.450%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	SONIA, subject to cap and floor	5.10%	5.45%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMU1	XS2596495106	78014RMR8	
3		New York	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.47	CAD 0.8	USD 3.34	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-May-23	16-May-23	16-May-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	16-May-28	16-May-28	16-May-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 16, 2024(105.250%)	May 16, 2024(104.650%)	May 16, 2025(105.250%)	
16	Subsequent call dates, if applicable	August 16, 2024(105.250%), November 16,	August 16, 2024(104.650%), November 16,	November 16, 2025(105.250%), May 16,	
		2024(105.250%), February 16, 2025(105.250%), May 16,	2024(104.650%), February 16, 2025(104.650%), May 16,	2026(105.250%), November 16, 2026(105.250%), May	
		2025(105.250%), August 16, 2025(105.250%), November			
		16, 2025(105.250%), February 16, 2026(105.250%), May			
		16, 2026(105.250%), August 16, 2026(105.250%),	16, 2026(104.650%), August 16, 2026(104.650%),	2028(105.250%), May 16, 2029(105.250%), November	
			November 16, 2026(104.650%), February 16,	16, 2029(105.250%)	
			2027(104.650%), May 16, 2027(104.650%), August 16,		
		2027(105.250%), November 16, 2027(105.250%),	2027(104.650%), November 16, 2027(104.650%),		
		February 16, 2028(105.250%)	February 16, 2028(104.650%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	4.65%	5.25%	
19	Existence of a dividend stopper	No No	No.	No No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially		N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion		N/A	N/A	
28	If convertible, specify instrument type convertible into		N/A	N/A	
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, write-down trigger (s)		N/A	N/A	
33	If write-down, rull of partial		N/A	N/A	
34	If temporary write-down, description of write-down mechanism		N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No No	No No	No Onsubordinated	
37			N/A	N/A	
31	in yes, specify non-compliant reacties	IN/A	IWA	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)	78014RMS6	XS2596489125	780086XX7	
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	N/A	N/A	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 2	EUR 2.075	USD 4	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	16-May-23	16-May-23	17-May-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	16-May-25	16-May-26	17-May-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	May 16, 2024(105.100%) August 16, 2024(105.100%), November 16,		May 17, 2025(105.500%), November 17, 2025(105.500%), May 17,	
	2024(105.100%), February 16, 2025(105.100%)		2026(105.500%), November 17, 2026(105.500%), May 17, 2027(105.500%), November 17, 2027(105.500%), May 17, 2028(105.500%), November 17, 2028(105.500%), May 17, 2029(105.500%), May 17, 2029(105.500%), May 17, 2029(105.500%), November 17, 2029(105.500%), May 17, 2030(105.500%), November 17, 2031(105.500%), November 17, 2031(105.500%), November 17, 2032(105.500%), November 17, 2032(105.500%), November 17, 2032(105.500%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18 Coupon rate and any related index	5.10%	EURIBOR, 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			
2100100	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XT6	XS2608737685	780086XU3
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eliqible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 4	EUR 4.418	CAD 10
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-May-23	17-May-23	19-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-May-28	17-May-28	19-May-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 17, 2025(104.650%)	May 17, 2026(104.000%)	May 19, 2028(105.330%)
16 Subsequent call dates, if applicable	November 17, 2025(104.650%), May 17,	August 17, 2026(104.000%), November 17,	November 19, 2028(105.330%), May 19,
	17, 2027(104.650%), November 17, 2027(104.650%)	2027(104.000%), August 17, 2027(104.000%),	19, 2030(105.330%), November 19, 2030(105.330%), May 19, 2031(105.330%), November 19, 2031(105.330%), May 19, 2032(105.330%), November 19, 2032(105.330%), May 19, 2033(105.330%), November 19, 2032(105.330%), May 19, 2034(105.330%), May 19, 2034(105.330%), November 19, 2034(105.330%), May 19, 2035(105.330%), November 19, 2035(105.330%), May 19, 2036(105.330%), May 19, 2036(105.330%), May 19, 2036(105.330%), May 19, 2037(105.330%), November 19, 2037(105.330%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.65%	4.00%	5.33%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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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Disclos	ure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XV1	780086XY5	780086XZ2
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)	147.		1371
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 17	CAD 2.062	CAD 2.062
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	19-May-23	23-May-23	23-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	19-May-38	23-May-33	23-May-33
	Yes	23-May-33 Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	May 19, 2028(105.070%) November 19, 2028(105.070%), May 19,	May 23, 2028(105.090%) November 23, 2028(105.090%), May 23,	November 23, 2026(105.290%) May 23, 2027(105.290%), November 23,
	2029(105.070%), November 19, 2029(105.070%), May 19, 2030(105.070%), November 19, 2030(105.070%), November 19, 2031(105.070%), November 19, 2031(105.070%), May 19, 2032(105.070%), November 19, 2032(105.070%), May 19, 2033(105.070%), November 19, 2033(105.070%), May 19, 2034(105.070%), November 19, 2034(105.070%), May 19, 2035(105.070%), November 19, 2035(105.070%), May 19, 2035(105.070%), November 19, 2035(105.070%), May 19, 2036(105.070%), May 19, 2037(105.070%), November 19, 2037(105.070%)	2029(105.090%), November 23, 2029(105.090%), May 23, 2030(105.090%), November 23, 2030(105.090%), May 23, 2031(105.090%), November 23, 2031(105.090%), May 23, 2031(105.090%), May 23, 2032(105.090%), November 23, 2032(105.090%)	2027(105.290%), May 23, 2028(105.290%), November 23, 2028(105.290%), May 23, 2029(105.290%), November 23, 2029(105.290%), May 23, 2030(105.290%), November 23, 2030(105.290%), May 23, 2031(105.290%), November 23, 2031(105.290%), May 23, 2031(105.290%), November 23, 2032(105.290%), November 23, 2032(105.290%), November 23, 2032(105.290%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.07%	5.09%	5.29%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	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
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34a Type of subordination	N/A N/A Exemption	N/A N/A Exemption	N/A N/A Exemption

Disclosure template for main features of regulatory capital instruments			
2100100	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YA6	780086YB4	78014RMZ0
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	CAD 8.1	CAD 8.463	USD 1.15
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	23-May-23	23-May-23	24-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	23-May-33	23-May-33	24-May-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 23, 2027(105.210%)	November 23, 2024(105.450%)	'May 24, 2024(105.000%)
16 Subsequent call dates, if applicable	November 23, 2027(105.210%), May 23, 2028(105.210%), Movember 23, 2028(105.210%), May 23, 2028(105.210%), Movember 23, 2028(105.210%), May 23, 2030(105.210%), November 23, 2030(105.210%), May 23, 2031(105.210%), May 23, 2031(105.210%), May 23, 2031(105.210%), May 23, 2032(105.210%), November 23, 2031(105.210%), May 23, 2032(105.210%), November 23, 2032(105.210%)	May 23, 2025(105.450%), November 23, 2025(105.450%), November 23, 2026(105.450%), May 23, 2026(105.450%), November 23, 2026(105.450%), May 23, 2027(105.450%), May 23, 2028(105.450%), November 23, 2028(105.450%), November 23, 2029(105.450%), May 23, 2039(105.450%), November 23, 2029(105.450%), May 23, 2030(105.450%), November 23, 2030(105.450%), May 23, 2031(105.450%), May 23, 2031(105.450%), May 23, 2031(105.450%), November 23, 2031(105.450%), May 23, 2031(105.450%), November 23, 2031(105.450%), May 23, 2032(105.450%), November 23, 2031(105.450%)	August 24, 2024(105.000%), November 24, 2024(105.000%), February 24, 2025(105.000%), May 24, 2025(105.000%), November 24, 2025(105.000%), November 24, 2025(105.000%), February 24, 2026(105.000%), May 24, 2026(105.000%), Support 24, 2026(105.000%), November 24, 2026(105.000%), February 24, 2026(105.000%), February 24, 2027(105.000%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.21%	5.45%	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)	780086YC2	XS2608716176	XS2608716259
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	CAD 2.35	USD 9	USD 9
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	24-May-23	24-May-23	24-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	24-May-33	24-May-28	24-May-30
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 24, 2026(105.450%)	May 24, 2026(104.930%)	May 24, 2029(104.910%)
16 Subsequent call dates, if applicable	November 24, 2026(105.450%), May 24,	May 24, 2027(104.930%)	IMAY 24, 2025(104.51070)
	2027(105.450%), November 24, 2027(105.450%), May 24, 2028(105.450%), November 24, 2028(105.450%), November 24, 2029(105.450%), November 24, 2029(105.450%), May 24, 2030(105.450%), November 24, 2030(105.450%), May 24, 2031(105.450%), November 24, 2031(105.450%), May 24, 2031(105.450%), November 24, 2032(105.450%), November 24, 2032(105.450%), November 24, 2032(105.450%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.45%	4.93%	4.91
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	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly b	y the bank		
	Towns	Included in TLAC not included in regulator		DIDI. (OII	
2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada XS2608716333	Royal Bank of Canada XS2608716416	Royal Bank of Canada 78014RNB2	
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- eliqible 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) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 9	USD 9	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	24-May-23	24-May-23	26-May-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	24-May-29	24-May-30	26-May-38	
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	May 24, 2027(104.960%) May 24, 2028(104.960%)	May 24, 2028(105.020%) May 24, 2029(105.020%)	May 26, 2026(105.450%) August 26, 2026(105.450%), November 26,	
	Coupons/dividends			2027(105.450%), August 26, 2027(105.450%), November 26, 2027(105.450%), February 26, 2028(105.450%), May 26, 2028(105.450%), August 28, 2028(105.450%), November 26, 2028(105.450%), February 26, 2028(105.450%), May 26, 2028(105.450%), May 26, 2029(105.450%), May 26, 2029(105.450%), May 26, 2029(105.450%), November 26, 2029(105.450%), Robert 26, 2029(105.450%), November 26, 2029(105.450%), May 26, 2030(105.450%), May 26, 2030(105.450%), February 26, 2031(105.450%), May 26, 2032(105.450%), May 26, 2033(105.450%), May 26, 2034(105.450%), May 26, 2034(105.450%), May 26, 2034(105.450%), May 26, 2034(105.450%), May 26, 2035(105.450%), May 26, 2035(105.450%), February 26, 2035(105.450%), November 26, 2035(105.450%), May 26, 2036(105.450%), November 26, 2037(105.450%), Nov	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.96%	5.02%	5.45%	
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 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A	
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated	
36	Non-compliant transitioned features	No Unsubordinated	No Unsubordinated	No Unsubordinated	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclos	ure template for main features of regulatory capital 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)	XS2608717497	780086YG3	78014RNC0
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) 9 Par value of instrument	N/A - Amount eligible for TLAC only EUR 3.6	N/A - Amount eligible for TLAC only CAD 3.6	N/A - Amount eligible for TLAC only USD 2.112
10 Accounting classification 11 Original date of issuance	Liability - fair value option 26-May-23	Liability - fair value option 30-May-23	Liability - fair value option 30-May-23
	Dated	Dated	Dated
12 Perpetual or dated 13 Original maturity date	26-May-31	30-May-38	30-May-28
13 Original maturity date 14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 26, 2024(104.810000%)	May 30, 2028(105.580%)	'May 30, 2024(105.250%)
16 Subsequent call dates, if applicable	May 26, 2025(109.620000%), May 26,	November 30, 2028(105.580%), May 30,	August 30, 2024(105.250%), November 30,
	2026(114.430000%), April 26, 2027(119.240000%), May 26, 2028(124.050000%), May 26, 2029(128.860000%), May 26, 2030(133.670000%),	2029(105.580%), November 30, 2029(105.580%), May 30, 2030(105.580%), November 30, 2030(105.580%), November 30, 2030(105.580%), November 30, 2031(105.580%), November 30, 2032(105.580%), May 30, 2032(105.580%), November 30, 2032(105.580%), May 30, 2033(105.580%), November 30, 2033(105.580%), May 30, 2034(105.580%), November 30, 2034(105.580%), May 30, 2035(105.580%), November 30, 2035(105.580%), November 30, 2036(105.580%), November 30, 2036(105.580%), May 30, 2036(105.580%), May 30, 2037(105.580%), November 30, 2037(105.580%), Novemb	2024(105.250%), February 28, 2025(105.250%), May 30, 2025(105.250%), August 30, 2025(105.250%), November 30, 2025(105.250%), February 28, 2026(105.250%), May 30, 2026(105.250%), February 28, 2026(105.250%), May 30, 2026(105.250%), February 28, 2027(105.250%), May 30, 2027(105.250%), August 30, 2027(105.250%), August 30, 2027(105.250%), November 30, 2027(105.250%), February 29, 2028(105.250%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18 Coupon rate and any related index	4.81% Compounded and Paid at Marurity	5.58%	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	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination		N/A Exemption	N/A Exemption
	Exemption Unsubordinated	Unsubordinated Unsubordinated	Exemption Unsubordinated
	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			
2100100	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RNA4	780086YH1	780086YJ7
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 5.548	CAD 9.219	CAD 9.219
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-May-23	31-May-23	31-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-May-33	31-May-33	31-May-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 30, 2025(105.500%)	November 30, 2024(105.780%)	May 31, 2027(105.500%)
16 Subsequent call dates, if applicable	November 30, 2025(105.500%), May 30, 2026(105.500%), November 30, 2026(105.500%), May 30, 2027(105.500%), November 30, 2027(105.500%), May 30, 2028(105.500%), May 30, 2028(105.500%), May 30, 2028(105.500%), May 30, 2029(105.500%), November 30, 2029(105.500%), May 30, 2030(105.500%), November 30, 2031(105.500%), November 30, 2031(105.500%), November 30, 2031(105.500%), November 30, 2031(105.500%), November 30, 2032(105.500%)	May 31, 2025(105.780%), November 30, 2025(105.780%), November 30, 2026(105.780%), May 31, 2026(105.780%), November 30, 2026(105.780%), May 31, 2027(105.780%), November 30, 2027(105.780%), May 31, 2028(105.780%), November 30, 2028(105.780%), May 31, 2030(105.780%), November 30, 2029(105.780%), May 31, 2030(105.780%), November 30, 2030(105.780%), May 31, 2030(105.780%), May 31, 2031(105.780%), November 30, 2031(105.780%), May 31, 2032(105.780%), November 30, 2031(105.780%), May 31, 2032(105.780%), November 30, 2032(105.780%)	November 30, 2027(105.500%), May 31, 2028(105.500%), November 30, 2028(105.500%), May 31, 2029(105.500%), November 30, 2029(105.500%), May 31, 2030(105.500%), November 30, 2030(105.500%), May 31, 2030(105.500%), May 31, 2031(105.500%), November 30, 2031(105.500%), May 31, 2031(105.500%), November 30, 2031(105.500%), May 31, 2032(105.500%), November 30, 2032(105.500%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.50%	5.78%	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

Disclo	sure 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		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YK4	XS2608747056	780086YL2		
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	CAD 1.5	EUR 3.5	CAD 5		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	1-Jun-23	1-Jun-23	2-Jun-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	1-Jun-28	1-Jun-43	2-Jun-25		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	December 1, 2024(105.360%)	June 1, 2033(104.750%)	June 2, 2024(105.350%)		
16 Subsequent call dates, if applicable	June 1, 2025(105.360%), December 1, 2025(105.360%)				
	June 1, 2026(105.360%), December 1, 2026(105.360%)	,			
	June 1, 2027(105.360%), December 1, 2027(105.360%)				
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	5.36%	4.75%	5.35%		
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)	780086YM0	780086YN8	780086YE8
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only CAD 5	N/A - Amount eligible for TLAC only CAD 4	N/A - Amount eligible for TLAC only CAD 8
* · · · · · · · · · · · · · · · · · · ·			
10 Accounting classification	Liability - fair value option 2-Jun-23	Liability - fair value option	Liability - fair value option 6-Jun-23
11 Original date of issuance 12 Perpetual or dated	2-Jun-23 Dated	6-Jun-23 Dated	Dated
	2-Jun-33	6-Jun-33	6-Jun-38
13 Original maturity date 14 Issuer call subject to prior supervisory approval	2-Jun-33 Yes	6-Jun-33 Yes	6-Jun-38 Yes
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Pes December 2, 2024(105.660%)	June 6, 2028(105.450%)	June 6, 2028(105.550%)
16 Subsequent call dates, if applicable		December 6, 2028(105.450%), June 6, 2029(105.450%),	December 6, 2028(105.550%), June 6, 2029(105.550%),
	June 2, 2026(105.660%), December 2, 2026(105.660%), June 2, 2027(105.660%), December 2, 2027(105.660%), June 2, 2028(105.660%), December 2, 2028(105.660%), June 2, 2029(105.660%), December 2, 2029(105.660%), June 2, 2030(105.660%), December 2, 2030(105.660%), June 2, 2031(105.660%), December 2, 2031(105.660%), June 2, 2032(105.660%), December 2, 2032(105.660%)	December 6, 2029(105.450%), June 6, 2030(105.450%), December 6, 2030(105.450%), June 6, 2031(105.450%), December 6, 2031(105.450%), June 6, 2032(105.450%), December 6, 2032(105.450%)	December 6, 2029(105.550%), June 6, 2030(105.550%), December 6, 2031(105.550%), June 6, 2031(105.550%), December 6, 2031(105.550%), June 6, 2032(105.550%), December 6, 2032(105.550%), June 6, 2032(105.550%), December 6, 2033(105.550%), June 6, 2033(105.550%), December 6, 2034(105.550%), June 6, 2034(105.550%), December 6, 2034(105.550%), June 6, 2036(105.550%), December 6, 2036(105.550%), June 6, 2037(105.550%), December 6, 2037(105.550%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.66%	5.45%	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) 25 If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
			-
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A	N/A N/A	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
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosi	ure template for main features of regulatory capital 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)	780086YF5	XS2608745944	XS2608718545
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 11	EUR 1.4	EUR 3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	6-Jun-23	6-Jun-23	6-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
	6-Jun-38	6-Jun-29	6-Jun-31
13 Original maturity date			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 6, 2028(105.270%) December 6, 2028(105.270%), June 6, 2029(105.270%),	June 6, 2024(104.910000%) June 6, 2025(109.820000%), June 6,	June 6, 2027(118.400000%)
	December 6, 2029(105.270%), June 6, 2030(105.270%), December 6, 2031(105.270%), June 6, 2031(105.270%), December 6, 2031(105.270%), June 6, 2032(105.270%), December 6, 2032(105.270%), June 6, 2033(105.270%), December 6, 2033(105.270%), June 6, 2034(105.270%), December 6, 2034(105.270%), June 6, 2035(105.270%), December 6, 2035(105.270%), June 6, 2036(105.270%), December 6, 2035(105.270%), June 6, 2037(105.270%), December 6, 2036(105.270%), June 6, 2037(105.270%), December 6, 2037(105.270%),		
Coupons/dividends			_
17 Fixed or floating dividend/coupon	Fixed	Zero	Zero
18 Coupon rate and any related index	5.27%	4.91% Compounded and Paid at Marurity	4.6% Compounded and Paid at Marurity
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated

	Disclos	ure template for main features of regulatory capital i	nstruments	
		Other TLAC instruments issued directly by the bar		
		Included in TLAC not included in regulatory 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)	XS2608746835	XS2608721762	780086YR9
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	EUR 10	USD 1	CAD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Jun-23	7-Jun-23	9-Jun-23
12		Dated	Dated	Dated
13	Original maturity date	7-Jun-33	7-Jun-28	9-Jun-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 7, 2025(104.380000%)	165	December 9, 2024(105,270%)
16	Subsequent call dates, if applicable	Julie 7, 2023(104.38000078)		June 9, 2025(105.270%), December 9, 2025(105.270%)
10	Subsequent can dates, if applicable			Julie 9, 2025(105.270%), December 9, 2025(105.270%)
	Coupons/dividends			
17		Fixed	Float	Fixed
18	Coupon rate and any related index	4.38%	SOFR, subject to cap and floor	5.27%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
			No	No
36	Non-compliant transitioned features	No		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608751249	XS2608724279	XS2608748294	
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 4.45	EUR 1.075	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	9-Jun-23	9-Jun-23	9-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	9-Jun-33	9-Jun-26	9-Jun-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	December 9, 2024(105.800%)			
16 Subsequent call dates, if applicable	June 9, 2025(105.800%), December 9, 2025(105.800%),			
	June 9, 2026(105.800%), December 9, 2026(105.800%),			
	June 9, 2027(105.800%), December 9, 2027(105.800%),			
	June 9, 2028(105.800%), December 9, 2028(105.800%),			
	June 9, 2029(105.800%), December 9, 2029(105.800%),			
	June 9, 2030(105.800%), December 9, 2030(105.800%), June 9, 2031(105.800%), December 9, 2031(105.800%),			
	June 9, 2032(105.800%), December 9, 2032(105.800%),			
	Julie 9, 2032(103.800%), December 9, 2032(103.800%)			
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Float	
18 Coupon rate and any related index	5.80%	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	
		1		

	Disclos	ure template for main features of regulatory cap	pital instruments	
		Other TLAC instruments issued directly by the		
		Included in TLAC not included in regulatory c		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608748450	XS2608748617	XS2608748708
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	USD 1	GBP 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Jun-23	9-Jun-23	9-Jun-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Jun-28	9-Jun-25	9-Jun-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 9, 2024(106,070%)	165	June 9, 2024(106.270%)
16	Subsequent call dates, if applicable	June 9, 2025(106.070%), June 9, 2026(106.070	%) June	June 9, 2025(106.270%)
10	7 11	9, 2027(106.070%)	70), Julie	Julie 9, 2023(100.21070)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	6.07%	SOFR, subject to cap and floor	6.27%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by	the bank	
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608748963	XS2608754003	XS2608749854
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	GBP 1.5	GBP 6	USD 5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	9-Jun-23	12-Jun-23	12-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	9-Jun-28	12-Dec-24	12-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 9, 2024(106.630%)		June 9, 2024(106.270%)
16 Subsequent call dates, if applicable	June 9, 2025(106.630%), June 9, 2026(106.63	30%), June	June 9, 2025(106.270%)
	9. 2027(106.630%)	,,	(
Coupons/dividends	-, (
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	6.63%	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	No No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, write-down trigger (s)	N/A	N/A	N/A
33 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
	N/A N/A	N/A N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism		N/A Exemption	
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

Disclos	ure template for main features of regulatory capital instr	ruments	
District	Other TLAC instruments issued directly by the bank	uniones	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YW8	780086YU2	780086YV0
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	CAD 2	CAD 33,936	CAD 6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	13-Jun-23	14-Jun-23	14-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	13-Jun-25	14-Jun-33	14-Jun-26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 13, 2024(105.300%)	December 14, 2024(106.100%)	December 14, 2024(105.800%)
16 Subsequent call dates, if applicable	2555/1125/ 10, 252 (156.55677)	June 14, 2025(106.100%), December 14,	June 14, 2025(105.800%), December 14,
		2025(106.100%), June 14, 2026(106.100%), December 14, 2026(106.100%), June 14, 2027(106.100%), June 14, 2027(106.100%), June 14, 2028(106.100%), December 14, 2028(106.100%), December 14, 2028(106.100%), June 14, 2029(106.100%), December 14, 2029(106.100%), June 14, 2030(106.100%), December 14, 2030(106.100%), June 14, 2031(106.100%), June 14, 2031(106.100%), June 14, 2031(106.100%), June 14, 2032(106.100%), June 14, 2032(106.100%), June 14, 2032(106.100%), December 14, 2032(106.100%), June 14, 2032(106.100%), June 14, 2032(106.100%), December 14, 2032(106.100%), June 14, 2032(106.100	2025(105.800%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.30%	6.10%	5.80%
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

Dieclo	sure template for main features of regulatory capital instru	umonte				
Other TLAC instruments is sure directly by the bank						
	Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YX6	XS2608751918	78014RNJ5			
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			
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	CAD 1.5	EUR 1.5	USD 4			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	15-Jun-23	15-Jun-23	15-Jun-23			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	15-Jun-33	15-Jun-25	15-Jun-38			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 15, 2024(105.750%) June 15, 2025(105.750%), December 15,		June 15, 2028(105.550%) September 15, 2028(105.550%), December 15,			
	2025(105.750%), June 15, 2026(105.750%), December 15, 2026(105.750%), June 15, 2027(105.750%), December 15, 2027(105.750%), June 15, 2028(105.750%), December 15, 2028(105.750%), December 15, 2029(105.750%), December 15, 2029(105.750%), June 15, 2030(105.750%), December 15, 2030(105.750%), June 15, 2031(105.750%), December 15, 2031(105.750%), June 15, 2032(105.750%), December 15, 2031(105.750%), June 15, 2032(105.750%), December 15, 2032(105.750%)		2028(105.550%), March 15, 2029(105.550%), June 15, 2029(105.550%), September 15, 2029(105.550%), December 15, 2029(105.550%), December 15, 2030(105.550%), March 15, 2030(105.550%), June 15, 2030(105.550%), September 15, 2030(105.550%), June 15, 2031(105.550%), March 15, 2031(105.550%), December 15, 2031(105.550%), December 15, 2031(105.550%), March 15, 2032(105.550%), June 15, 2032(105.550%), March 15, 2032(105.550%), December 15, 2033(105.550%), December 15, 2033(105.550%), June 15, 2033(105.550%), September 15, 2034(105.550%), December 15, 2034(105.550%), June 15, 2035(105.550%), June 15, 2036(105.550%), June 15, 2037(105.550%), December 15, 2037(105.550%), 15, 203			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed			
18 Coupon rate and any related index	5.75%	EURIBOR, subject to cap and floor	5.55%			
19 Existence of a dividend stopper	No	No	No			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory	Mandatory No	Mandatory			
21 Existence of a step up or other incentive to redeem	No Non-cumulative	No Non-cumulative	No Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial 33 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	N/A N/A			
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	N/A Exemption	N/A Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclos	sure template for main features of regulatory capital 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)	78014RNF3	XS2608730599	78014RNL0
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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 4.094	USD 9	USD 4.833
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	15-Jun-23	16-Jun-23	16-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	15-Jun-38	16-Jun-28	16-Jun-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 15, 2025(106.000%)	June 16, 2026(105.400%)	June 16, 2026(105.600%)
16 Subsequent call dates, if applicable	December 15, 2025(106.000%), June 15,	June 16, 2027(105.400%),	December 16, 2026(105.600%), June 16,
	2026(106.000%), December 15, 2026(106.000%), June		2027(105.600%), December 16, 2027(105.600%), June
	15, 2027(106.000%), December 15, 2027(106.000%),		16, 2028(105.600%), December 16, 2028(105.600%),
	June 15, 2028(106.000%), December 15,		June 16, 2029(105.600%), December 16,
	2028(106.000%), June 15, 2029(106.000%), December		2029(105.600%), June 16, 2030(105.600%), December
	15, 2029(106.000%), June 15, 2030(106.000%),		16, 2030(105.600%), June 16, 2031(105.600%),
	December 15, 2030(106.000%), June 15,		December 16, 2031(105.600%), June 16,
	2031(106.000%), December 15, 2031(106.000%), June		2032(105.600%), December 16, 2032(105.600%)
	15, 2032(106.000%), December 15, 2032(106.000%),		
	June 15, 2033(106.000%), December 15,		
	2033(106.000%), June 15, 2034(106.000%), December 15, 2034(106.000%), June 15, 2035(106.000%),		
	December 15, 2035(106.000%), June 15, 2035(106.000%),		
	2036(106.000%), December 15, 2036(106.000%), June		
	15, 2037(106.000%), December 15, 2037(106.000%), June		
	15, 2037 (100.000%), December 15, 2037 (100.000%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.00%	5.40%	5.60%
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 Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	No Unsubordinated	No	No Unsubordinated
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	N/A	N/A	N/A

closure template for main features of regulatory capital i	instruments	
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
780086YP3	780086YQ1	78014RNH9
Province of Ontario	Province of Ontario	New York
C- N/A	N/A	Contractual
NIA	NIA	NIA
		N/A
		N/A
		N/A
		Other TLAC Instruments
		N/A - Amount eligible for TLAC only
		USD 6.361
		Liability - fair value option
		16-Jun-23
		Dated
		16-Jun-27
		Yes
		June 16, 2024(105.500%)
2027(105.200%), December 16, 2027(105.200%)	2027(105.050%), December 16, 2027(105.050%),	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%), December 16, 2025(105.500%), March 16, 2026(105.500%), March 16, 2026(105.500%), September 16, 2026(105.500%), December 16, 2026(105.500%), December 16, 2026(105.500%), March 16, 2027(105.500%)
		Fixed
		5.50%
		No
		Mandatory
		No
	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible
	N/A	N/A
		N/A
N/A	N/A	N/A
No	No	No
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
		+
N/A	N/A	N/A
N/A Exemption Unsubordinated	N/A Exemption Unsubordinated	N/A Exemption Unsubordinated
Exemption	Exemption	Exemption
	Other TLAC instruments issued directly by the ba Included in TLAC not included in regulatory capit: Royal Bank of Canada 780086Y93 Province of Ontario C- N/A N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.135 Liability - fair value option 16-Jun-23 Dated 16-Jun-23 June 16, 2026(105.200%) December 16, 2026(105.200%), June 16, 2027(105.200%), December 16, 2027(105.200%) Fixed 5.20% No Mandatory No Mon-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	780086YP3

Disclo	sure 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)	XS2608727371	780086YY4	XS2608730672
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 1.2611	CAD 2.595	USD 9
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	19-Jun-23	19-Jun-23	20-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	19-Jun-26	19-Jun-26	20-Jun-29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 19, 2024(104.800%)	June 19, 2024(105.500%)	June 20, 2027(105.450%)
16 Subsequent call dates, if applicable	September 19, 2024(104.800%), December 19,	December 19, 2024(105.500%), June 19,	June 20, 2028(105.450%)
To Casesquein can catee, it approache	2024(104.800%), March 19, 2025(104.800%), June 19,	2025(105.500%), December 19, 2025(105.500%)	04110 20, 2020(100:10070)
	2025(104.800%), September 19, 2025(104.800%),	2020(100.00070), 2000111201 10, 2020(100.00070)	
	December 19, 2025(104.800%), March 19,		
	2026(104.800%)		
Coupons/dividends	,		
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.80%	5.55%	5.45%
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 insurinent type conventible into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A
34 Type of subordination	Exemption	N/A Exemption	Exemption
35 Position in subordination liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
35 Position in subordination nierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	No No	No No	No Unsubordinated
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	N/A	N/A	N/A
37 It yes, specify non-compliant reatures	IN/A	IN/A	IN/A

Disclo	sure template for main features of regulatory c	apital instruments	
	Other TLAC instruments issued directly by	the bank	
	Included in TLAC not included in regulatory	r capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608730755	XS2608730839	780086ZA5
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 9	USD 9	CAD 16.34
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	20-Jun-23	20-Jun-23	21-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	20-Jun-30	20-Jun-30	21-Jun-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 20, 2028(105.460%)	June 20, 2029(105.350%)	June 21, 2025(106.000%)
			2026(166.000%), December 21, 2026(166.000%), June 21, 2027(106.000%), December 21, 2027(106.000%), June 21, 2028(106.000%), December 21, 2028(106.000%), June 21, 2029(106.000%), December 21, 2029(106.000%), June 21, 2030(106.000%), December 21, 2030(106.000%), June 21, 2031(106.000%), December 21, 2030(106.000%), December 21, 2031(106.000%), June 21, 2032(106.000%), December 21, 2032(106.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.46%	5.35%	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

	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 id	dentifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZB3	XS2608757287	78014RNR7		
	g 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 ins	struments governed by foreign law)					
Regulato	ry treatment					
	sitional Basel III rules	N/A	N/A	N/A		
5 Post-	transitional Basel III rules	N/A	N/A	N/A		
6 Eligib	ole at solo/group/group&solo	N/A	N/A	N/A		
7 Instru	iment type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
	recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	e of instrument	CAD 17.34	USD 1	USD 50		
	ng classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
	date of issuance	21-Jun-23	21-Jun-23	22-Jun-23		
12 Perpetua		Dated	Dated	Dated		
	nal maturity date	21-Jun-33	21-Jun-25	22-Jun-24		
	Il subject to prior supervisory approval	Yes	Yes	Yes		
	nal call date, contingent call dates and redemption amount	June 21, 2027(105.700%)				
16 Subs	equent call dates, if applicable	December 21, 2027(105.700%), June 21,				
		2028(105.700%), December 21, 2028(105.700%), June				
		21, 2029(105.700%), December 21, 2029(105.700%),				
		June 21, 2030(105.700%), December 21,				
		2030(105.700%), June 21, 2031(105.700%), December				
		21, 2031(105.700%), June 21, 2032(105.700%),				
		December 21, 2032(105.700%)				
Coupons	/dividends					
	or floating dividend/coupon	Fixed	Float	Float		
	on rate and any related index	5.70%	SOFR, subject to cap and floor	SOFR, subject to cap and floor		
	ence of a dividend stopper	No	No	No		
20 Fully	discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
	ence of a step up or other incentive to redeem	No	No	No		
22 Nonc	umulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	ole or non-convertible	Non-convertible	Non-convertible	Non-convertible		
	evertible, 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 con	vertible, mandatory or optional conversion	N/A	N/A	N/A		
	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-dov	wn feature	No	No	No		
31 If writ	le-down, write-down trigger (s)	N/A	N/A	N/A		
	le-down, full or partial	N/A	N/A	N/A		
	le-down, permanent or temporary	N/A	N/A	N/A		
	temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
	subordination	Exemption	Exemption	Exemption		
	in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
	pliant transitioned features	No	No	No		
37 If yes, sp	ecify non-compliant features	N/A	N/A	N/A		
			1			

Disclos	ure 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)	XS2608730326	78014RNN6	780086YS7
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 3.25	USD 2.533	CAD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	22-Jun-23	22-Jun-23	22-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	22-Jun-31	22-Jun-28	February 21, 2030
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 22, 2024(105.000000%)	June 22, 2024(105.600%)	June 22, 2025(105.250%)
16 Subsequent call dates, if applicable	June 22, 2025(110.000000%), June 22,	December 22, 2024(105.600%), June 22,	December 22, 2025(105.250%), June 22,
To Cabodavin daired, it approaches	2026(115.000000%), June 22, 2027(120.000000%), June		2026(105.250%), December 22, 2026(105.250%), June
	22, 2028(125.000000%), June 22, 2029(130.000000%),	22, 2026(105.600%), December 22, 2026(105.600%),	22, 2027(105.250%), December 22, 2027(105.250%)
	June 22, 2030(135.000000%)	June 22, 2027(105.600%), December 22,	
		2027(105.600%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18 Coupon rate and any related index	5.0% Compounded and Paid at Marurity	5.60%	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 insurinent type conventible into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No Unsubordinated	No Unsubordinated
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	N/A	N/A	N/A
or in yes, specify non-compliant reatures	IN/A	INA	INA

Issuer Unique identifier (ea CUSIP, ISIN, or Bloomberg identifier for private placement)	Other TLAC instruments issued directly by the ban Included in TLAC not included in regulatory capital		
		1	
Unique identifier (e.g. CLISID, ISIN, or Pleamberg identifier for private pleament)	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Onique identifier (eg COSIF, ISIN, or bloomberg identifier for private placement)	780086YT5	780086ZD9	780086YZ1
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
ligible instruments governed by foreign law)			
Regulatory treatment			1.11
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only CAD 2	N/A - Amount eligible for TLAC only CAD 5	N/A - Amount eligible for TLAC only CAD 9
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	22-Jun-23 Dated	23-Jun-23 Dated	23-Jun-23
Perpetual or dated			Dated
Original maturity date	22-Jun-28	23-Jun-38	23-Jun-25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 22, 2026(105.100%) December 22, 2026(105.100%), June 22,	June 23, 2025(120.290%) June 23, 2026(127.920%), June 23, 2027(136.050%),	June 23, 2024(105.600%) December 23, 2024(105.600%)
Subsequent can dates, il applicable	2027(105.100%), December 22, 2027(105.100%)	June 23, 2028(14.690%), June 23, 2029(153.870%), June 23, 2028(14.690%), June 23, 2029(153.870%), June 23, 2032(185.090%), June 23, 2033(174.040%), June 23, 2032(185.090%), June 23, 2033(196.840%), June 23, 2034(209.340%), June 23, 2035(222.000%), June 23, 2036(63.000%), June 23, 2037(236.700%)	December 25, 2024(105.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Zero	Fixed
Coupon rate and any related index	5.10%	6.35% Compounded and Paid at Marurity	5.60%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments					
	Other TLAC instruments issued directly by t						
Included in TLAC not included in regulatory capital							
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZC1	XS2608757873	XS2608729310				
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario				
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A				
eligible instruments governed by foreign law)							
Regulatory treatment							
4 Transitional Basel III rules	N/A	N/A	N/A				
5 Post-transitional Basel III rules	N/A	N/A	N/A				
6 Eligible at solo/group/group&solo	N/A	N/A	N/A				
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9 Par value of instrument	CAD 8	USD 2	EUR 2.9				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	23-Jun-23	26-Jun-23	27-Jun-23				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	23-Jun-25	26-Jun-25	27-Jun-33				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount	June 23, 2024(105.250%)		June 27, 2024(105.500000%)				
16 Subsequent call dates, if applicable	December 23, 2024(105.250%)		June 27, 2025(111.000000%), June 27,				
	, , , , , , , , , , , , , , , , , , , ,		2026(116.500000%), June 27, 2027(122.000000%), June				
			27, 2028(127.500000%), June 27, 2029(133.000000%),				
			June 27, 2030(138.500000%), June 27,				
			2031(144.000000%)				
Coupons/dividends			,				
17 Fixed or floating dividend/coupon	Fixed	Float	Zero				
18 Coupon rate and any related index	5.25%	SOFR, subect to cap and floor	5.5% Compounded and Paid at Marurity				
19 Existence of a dividend stopper	No	No	No				
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
30 Write-down feature	No	No	No No				
31 If write-down write-down trigger (s)	N/A	N/A	N/A				
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A				
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A				
34 If temporary write-down, description of write-down mechanism							
	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	uro tomplato for main foatures of regulatory o	canital 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			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608755588	XS2608732702	780086ZL1	
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 3.55	EUR 1.35	CAD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	27-Jun-23	28-Jun-23	29-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	27-Jun-26	28-Jun-31	29-Jun-29	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		September 28, 2024(106.812500%)	June 29, 2024(105.550%),	
16 Subsequent call dates, if applicable		December 28, 2024 (108.175000%), March 28, 2025(109.537500%), June 28, 2025(110.900000%), September 28, 2025(112.262500%), December 28, 2025(113.625000%), March 28, 2026(114.987500%), June 28, 2026(113.625000%), September 28, 2026(117.712500%), December 28, 2026(119.075000%) March 28, 2027(121.02437500%), June 28, 2027(121.800000%), September 28, 2027(123.162500%) December 28, 2027(124.525000%), March 28, 2028(125.887500%), June 28, 2028(127.250000%), September 28, 2028(128.612500%), December 28, 2028(129.975000%), March 28, 2029(131.337500%), June 28, 2029(132.700000%), September 28, 2029(134.062500%), December 28, 2029(134.4062500%), December 28, 2029(135.425000%) March 28, 2030(138.150000%), September 28, 2030(139.512500%) December 28, 2030(140.875000%), March 28, 2031(142.237500%), March 28, 2031(142.237500%), March 28, 2030(140.875000%), March 28, 2031(142.237500%),		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Zero	Fixed	
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	5.45% Compounded and Paid at Marurity	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	

Disclo	sure template for main features of regulatory ca	apital instruments	
2.00.0	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)	XS2632504788	XS2608734070	780086ZM9
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 2.5	CAD 2.34
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Jun-23	29-Jun-23	30-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Jun-28	29-Dec-25	30-Jun-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			June 30, 2025(105.500%)
Subsequent call dates, if applicable			December 30, 2025(105.500%), June 30, 2026(105.500%), December 30, 2026(105.500%), June 30, 2027(105.500%), December 30, 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	SOFR, 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						
2100100	Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZN7	780086ZJ6	780086ZK3			
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	CAD 7.099	USD 1.035	CAD 1.775			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	30-Jun-23	30-Jun-23	30-Jun-23			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	30-Jun-28	30-Jun-28	30-Jun-28			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	June 30, 2025(105.700%)	December 30, 2024(105.800%)	December 30, 2024(105.600%)			
16 Subsequent call dates, if applicable	December 30, 2025(105.700%), June 30,	June 30, 2025(105.800%), December 30,	June 30, 2025(105.600%), December 30,			
	2026(105.700%), December 30, 2026(105.700%), June	2025(105.800%), June 30, 2026(105.800%), December	2025(105.600%), June 30, 2026(105.600%), December			
	30, 2027(105.700%), December 30, 2027(105.700%)	30, 2026(105.800%), June 30, 2027(105.800%), December 30, 2027(0.000%)	30, 2026(105.600%), June 30, 2027(105.600%), December 30, 2027(0.000%)			
Coupons/dividends		December 30, 2027(0.000%)	December 30, 2027(0.000%)			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	5.70%	5.80%	5.60%			
19 Existence of a dividend stopper	No	No	0.60% No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No.	No	No.			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, manuality or optional conversion	N/A	N/A	N/A			
29 If convertible, specify instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No No	No	No.			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			
or I is yes, specify non-compliant reatures	IN/A	INIA	IWA			

Disclosure template for main features of regulatory capital instruments				
Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZF4	780086ZG2	78014RNT3	
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	N/A	
5 Post-transitional Basel III rules 6 Eliqible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 10	CAD 10	USD 5.736	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Jun-23	30-Jun-23	30-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Jun-38	30-Jun-38	30-Jun-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 30, 2028(105.700%) December 30, 2028(105.700%), June 30,	June 30, 2028(105.400%)	June 30, 2028(105.550%) September 30, 2028(105.550%), December 30,	
	2029(105.700%), December 30, 2029(105.700%), June 30, 2031(105.700%), December 30, 2030(105.700%), June 30, 2031(105.700%), December 30, 2031(105.700%), June 30, 2032(105.700%), December 30, 2032(105.700%), June 30, 2033(105.700%), December 30, 2034(105.700%), December 30, 2034(105.700%), December 30, 2034(105.700%), December 30, 2035(105.700%), June 30, 2036(105.700%), June 30, 2036(105.700%), June 30, 2035(105.700%), December 30, 2035(105.700%), June 30, 2036(105.700%), June 30, 2037(105.700%), December 30, 2037(105.700%), June 30, 2037(1		2028(105.550%), March 30, 2029(105.550%), June 30, 2029(105.550%), September 30, 2029(105.550%), September 30, 2029(105.550%), December 30, 2030(105.550%), March 30, 2030(105.550%), December 30, 2030(105.550%), September 30, 2030(105.550%), December 30, 2030(105.550%), March 30, 2031(105.550%), December 30, 2031(105.550%), March 30, 2031(105.550%), March 30, 2032(105.550%), June 30, 2032(105.550%), June 30, 2032(105.550%), December 30, 2032(105.550%), March 30, 2032(105.550%), March 30, 2033(105.550%), March 30, 2033(105.550%), March 30, 2033(105.550%), March 30, 2034(105.550%), March 30, 2034(105.550%), December 30, 2034(105.550%), March 30, 2034(105.550%), December 30, 2034(105.550%), March 30, 2035(105.550%), March 30, 2037(105.550%), March 30, 2038(105.550%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.70%	5.40%	5.55%	
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	N/A No	N/A No	N/A No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclands to what for my infections of any later works live to many				
Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RNU0	78014RNS5	78014RNP1	
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)	Contractadi	Contractal	Oontractual	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 10.625	USD 5.265	USD 7.678	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Jun-23	30-Jun-23	30-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Jun-33	30-Jun-27	30-Jun-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	June 30, 2026(105.750%)	June 30, 2024(105.500%)	June 30, 2025(106.000%)	
16 Subsequent call dates, if applicable	December 30, 2026(105.750%), June 30,	September 30, 2024(105.500%), December 30,	December 30, 2025(106.000%), June 30,	
	2027(105.750%), December 30, 2027(105.750%), June	2024(105.500%), March 30, 2025(105.500%), June 30,	2026(106.000%), December 30, 2026(106.000%), June	
	30, 2028(105.750%), December 30, 2028(105.750%),	2025(105.500%), September 30, 2025(105.500%),	30, 2027(106.000%), December 30, 2027(106.000%),	
	June 30, 2029(105.750%), December 30,	December 30, 2025(105.500%), March 30,	June 30, 2028(106.000%), December 30,	
	2029(105.750%), June 30, 2030(105.750%), December	2026(105.500%), June 30, 2026(105.500%), September	2028(106.000%), June 30, 2029(106.000%), December	
	30, 2030(105.750%), June 30, 2031(105.750%),	30, 2026(105.500%), December 30, 2026(105.500%),	30, 2029(106.000%), June 30, 2030(106.000%),	
	December 30, 2031(105.750%), June 30,	March 30, 2027(105.500%)	December 30, 2030(106.000%), June 30,	
	2032(105.750%), December 30, 2032(105.750%)		2031(106.000%), December 30, 2031(106.000%), June	
			30, 2032(106.000%), December 30, 2032(106.000%),	
			June 30, 2033(106.000%), December 30, 2033(106.000%), June 30, 2034(106.000%), December	
			30, 2034(106.000%), June 30, 2034(106.000%), December 30, 2034(106.000%),	
			December 30, 2035(106.000%), June 30, 2035(106.000%),	
			2036(106.000%), December 30, 2036(106.000%), June	
			30, 2037(106.000%), December 30, 2036(106.000%), June 30, 2037(106.000%)	
			30, 2037(100.000%), December 30, 2037(100.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.75%	5.50%	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	
•	•	•		

Disclo	ure template for main features of regulatory cap	nital instruments	
District	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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632502576	XS2608735630	XS2608736794
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)		1377	1177
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 1.58	EUR 12.5	EUR 7.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	4-Jul-23	5-Jul-23	5-Jul-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Jul-26	5-Jul-28	5-Jul-28
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	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

Discl	osure template for main features of regulatory ca	pital instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632504192	XS2632502659	XS2632505918
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	GBP 1	USD 1	USD 8
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	5-Jul-23	5-Jul-23	12-Jul-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	5-Jul-25	5-Jul-28	12-Jul-26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	July 05, 2024(106.440%)		July 12, 2025(105.700%)
16 Subsequent call dates, if applicable			October 12, 2025(105.700%), January 12, 2026(105.700%), April 12, 2026(105.700%)
Coupons/dividends			2020(100:100:10); 1 (4:11:12); 2020(100:100:10)
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	6.44%	SOFR, subject to cap and floor	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 cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632523739	78014RNX4	CA009A8FC801		
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	Contractual	N/A		
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 15	USD 4.371	EUR 5		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	13-Jul-23	14-Jul-23	14-Jul-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	13-Jul-43	14-Jul-27	14-Jul-38		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	July 13, 2028(106.000%)	July 14, 2024(105.500%)	July 14, 2032(104.30%)		
16 Subsequent call dates, if applicable	July 13, 2029(106.000%), July 13, 2030(106.000%), July 13, 2031(106.000%), July 13, 2032(106.000%), July 13, 2032(106.000%), July 13, 2034(106.000%), July 13, 2036(106.000%), July 13, 2036(106.000%), July 13, 2036(106.000%), July 13, 2037(106.000%), July 13, 2038(106.000%), July 13, 2039(106.000%), July 13, 2040(106.000%), July 13, 2041(106.000%), July 13, 2042(106.000%)	October 14, 2024(105.500%), January 14, 2025(105.500%), July 14, 2025(105.500%), April 14, 2025(105.500%), July 14, 2025(105.500%), October 14, 2025(105.500%), January 14, 2026(105.500%), April 14, 2026(105.500%), July 14, 2026(105.500%), October 14, 2026(105.500%), January 14, 2027(105.500%), April 14, 2027(105.500%)			
Coupons/dividends	2011(100:00070), oary 10, 2012(100:00070)				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	6%	5.50%	4.30%		
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	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclo	sure template for main features of regulatory ca	pital instruments	
	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632510751	XS2632507021	780086ZP2
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	GBP 1.7	CAD 56
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Jul-23	17-Jul-23	18-Jul-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Jul-28	17-Jul-25	18-Jul-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			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed-Flooat
18 Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor	Y1: 10.00% Y2-10: 3-month Corra + 1.00%, subject to
To Godpon rate and any related mack	OOT IX, subject to dap and noor	CONTR, Subject to cup and noor	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 N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A
	N/A N/A		N/A
29 If convertible, specify issuer of instrument it converts into		N/A	
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instr Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Roval Bank of Canada		
Devial Beats of Conned		
	Royal Bank of Canada	Royal Bank of Canada
780086ZQ0	780086ZR8	780086ZU1
Province of Ontario	Province of Ontario	Province of Ontario
LAC- N/A	N/A	N/A
N/A	N/A	N/A
		N/A
N/A	N/A	N/A
Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
CAD 2	CAD 2.5	CAD 7.5
Liability - fair value option	Liability - fair value option	Liability - fair value option
18-Jul-23	18-Jul-23	19-Jul-23
Dated	Dated	Dated
18-Jul-28	18-Jul-33	29-Jun-40
Yes	Yes	Yes
July 18, 2025(105.500%)	July 18, 2024(105.500%)	July 19, 2037(105.450%)
January 18, 2028(105.500%), July 18, 2027(105.500%), January 18, 2028(105.500%) January 18, 2028(105.500%)	January 18, 2026(105.500%), July 18, 2026(105.500%), January 18, 2026(105.500%), July 18, 2026(105.500%), January 18, 2027(105.500%), July 18, 2027(105.500%), January 18, 2029(105.500%), July 18, 2029(105.500%), January 18, 2039(105.500%), July 18, 2039(105.500%), January 18, 2031(105.500%), July 18, 2031(105.500%), January 18, 2031(105.500%), July 18, 2031(105.500%), January 18, 2032(105.500%), July 18, 2032(105.500%), January 18, 2032(105.500%)	July 19, 2038(105.450%), July 19, 2039(105.450%)
		Fixed
		5.45%
		No
		Mandatory
		No
		Non-cumulative
		Non-convertible N/A
		N/A N/A
		N/A
		No
		N/A
		Exemption
		Unsubordinated
No No	No	No
	AC- N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 2 Liability - fair value option 18-Jul-23 Dated 18-Jul-28 Yes July 18, 2025(105.500%) January 18, 2025(105.500%), July 18, 2026(105.500%), January 18, 2027(105.500%), July 18, 2027(105.500%), January 18, 2028(105.500%), July 18, 2027(105.500%), January 18, 2028(105.500%) Fixed 5.50% No Mandatory No Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	ACC

	Disclose	ure 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)	78014RNY2	78014RPA2	78014RPB0
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6.675	USD 3	USD 5.616
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Jul-23	19-Jul-23	19-Jul-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Jul-38	19-Jul-38	19-Jul-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 19, 2026(106.000%)	July 19, 2028(105.650%)	July 19, 2028(105.700%)
	Course sidili idende	January 19, 2028(106.000%), July 19, 2028(106.000%), January 19, 2029(106.000%), July 19, 2029(106.000%), January 19, 2039(106.000%), July 19, 2031(106.000%), January 19, 2031(106.000%), July 19, 2031(106.000%), January 19, 2032(106.000%), July 19, 2032(106.000%), July 19, 2032(106.000%), January 19, 2034(106.000%), July 19, 2034(106.000%), January 19, 2034(106.000%), July 19, 2034(106.000%), January 19, 2035(106.000%), July 19, 2036(106.000%), January 19, 2035(106.000%), July 19, 2036(106.000%), January 19, 2037(106.000%), July 19, 2037(106.000%), January 19, 2037(106.000%), July 19, 2037(106.000%), January 19, 2038(106.000%)	2029(105.650%), April 19, 2029(105.650%), July 19, 2029(105.650%), October 19, 2029(105.650%), Ostober 19, 2029(105.650%), Junuary 19, 2030(105.650%), April 19, 2030(105.650%), Junuary 19, 2031(105.650%), April 19, 2031(105.650%), July 19, 2031(105.650%), July 19, 2031(105.650%), July 19, 2031(105.650%), July 19, 2032(105.650%), October 19, 2032(105.650%), July 19, 2032(105.650%), October 19, 2032(105.650%), July 19, 2032(105.650%), October 19, 2032(105.650%), July 19, 2033(105.650%), October 19, 2032(105.650%), July 19, 2033(105.650%), October 19, 2034(105.650%), July 19, 2034(105.650%), October 19, 2034(105.650%), July 19, 2034(105.650%), October 19, 2034(105.650%), July 19, 2035(105.650%), October 19, 2034(105.650%), July 19, 2035(105.650%), October 19, 2035(105.650%), July 19, 2036(105.650%), October 19, 2036(105.650%), July 19, 2036(105.650%), October 19, 2036(105.650%), July 19, 2036(105.650%), October 19, 2036(105.650%), July 19, 2036(105.650%), October 19, 2037(105.650%), July 19, 2037(105.650%), 19, 20	January 19, 2030(105.700%), July 19, 2030(105.700%) January 19, 2031(105.700%), July 19, 2031(105.700%) January 19, 2032(105.700%), July 19, 2032(105.700%) January 19, 2033(105.700%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6%	5.65%	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 cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
24		INI/A	N/A	N/A
24 25	If convertible, fully or partially	N/A		
24 25 26	If convertible, conversion rate	N/A	N/A	N/A
24 25 26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
24 25 26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A	N/A N/A
24 25 26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/O	N/A N/A N/A N/O No
24 25 26 27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A NO NO	N/A N/A N/A N/A No N/A	N/A N/A N/A N/O N/A
24 25 26 27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A No N/A N/A N/A	N/A N/A N/A No No N/A	N/A N/A N/A NO NO NO N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A NO N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A N/O NO N/A N/A N/A N/A N/A	N/A N/A N/A No N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, unite-down to partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A	N/A N/A N/A N/A N/O N/O N/A N/A N/A N/A N/A	N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A	N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A N/A Exemption
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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 NO NO N/A N/A N/A N/A N/A N/A N/A U/A U/A U/A U/A U/A U/A U/A U/A U/A U	N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A U/A N/A N/A N/A N/A U/A U/D
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A	N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A N/A 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)	78014RPC8	780086ZV9	XS2632530940		
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		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 3.302	CAD 2.5	EUR 14		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	19-Jul-23	21-Jul-23	25-Jul-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	19-Jul-28	21-Jul-33	25-Jul-33		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	July 19, 2024(106.000%)	July 21, 2024(105.300%)	July 25, 2025(105.170%)		
16 Subsequent call dates, if applicable	January 19, 2025(106.000%), July 19, 2025(106.000%), January 19, 2026(106.000%), July 19, 2026(106.000%), January 19, 2027(106.000%), July 19, 2027(106.000%), January 19, 2028(106.000%)	January 21, 2025(105.300%), July 21, 2025(105.300%), January 21, 2026(105.300%), July 21, 2026(105.300%), January 21, 2027(105.300%), July 21, 2027(105.300%), January 21, 2028(105.300%), July 21, 2028(105.300%), January 21, 2029(105.300%), July 21, 2029(105.300%), January 21, 2029(105.300%), July 21, 2029(105.300%), January 21, 2031(105.300%), July 21, 2031(105.300%), January 21, 2032(105.300%), July 21, 2031(105.300%), January 21, 2032(105.300%), July 21, 2032(105.300%), January 21, 2032(105.300%)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	6%	5.30%	5.17%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZS6	780086ZT4	780086ZW7
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	CAD 8	CAD 15	CAD 5.75
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	26-Jul-23	26-Jul-23	26-Jul-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	26-Jul-33	26-Jul-33	26-Jul-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	July 26, 2025(105.550%)	July 26, 2025(106.000%)	July 26, 2025(105.550%)
16 Subsequent call dates, if applicable	January 26, 2026(105.550%), July 26, 2026(105.550%),	January 26, 2026(106.000%), July 26, 2026(106.000%),	July 26, 2026(105.550%)
To Gubsequent dain dates, if applicable	January 26, 2027(105.550%), July 26, 2027(105.550%),	January 26, 2027(106.000%), July 26, 2027(106.000%),	July 20, 2020(100.00070)
	January 26, 2028(105.550%), July 26, 2028(105.550%),	January 26, 2028(106.000%), July 26, 2028(106.000%),	
	January 26, 2029(105.550%), July 26, 2029(105.550%),	January 26, 2029(106.000%), July 26, 2029(106.000%),	
	January 26, 2030(105.550%), July 26, 2030(105.550%),	January 26, 2030(106.000%), July 26, 2030(106.000%),	
	January 26, 2031(105.550%), July 26, 2031(105.550%),	January 26, 2031(106.000%), July 26, 2031(106.000%),	
	January 26, 2032(105.550%), July 26, 2032(105.550%),	January 26, 2032(106.000%), July 26, 2032(106.000%),	
	January 26, 2033(105.550%)	January 26, 2033(106.000%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.55%	6%	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
or in you, specify non-compliant reatures	TW/3	1973	TM//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)	780086ZX5	780086ZY3	780086ZZ0	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a		N/A	N/A	N/A	
	eligible instruments governed by foreign law)		177		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 16.733	CAD 7	CAD 2.32	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7/31/2023	7/31/2023	7/31/2023	
12		Dated	Dated	Dated	
13		7/31/2033	7/31/2030	7/31/2033	
14		Yes	Yes	Yes	
15		July 31, 2025(106.050%)	July 31, 2025(105.930%)	July 31, 2025(105.720%)	
16		January 31, 2026(106.050%), July 31, 2026(106.050%),	July 31, 2026(105.930%), July 31, 2027(105.930%), July	January 31, 2026(105.720%), July 31, 2026(105.720%),	
		January 31, 2027(106.050%), July 31, 2027(106.050%), January 31, 2028(106.050%), July 31, 2028(106.050%), January 31, 2029(106.050%), July 31, 2029(106.050%), January 31, 2031(106.050%), July 31, 2030(106.050%), January 31, 2031(106.050%), July 31, 2031(106.050%), January 31, 2031(106.050%), July 31, 2031(106.050%), January 31, 2032(106.050%)	31, 2028(105.930%), July 31, 2029(105.930%)	January 31, 2027(105.720%), July 31, 2027(105.720%), January 31, 2028(105.720%), July 31, 2028(105.720%), January 31, 2029(105.720%), July 31, 2029(105.720%), January 31, 2031(105.720%), July 31, 2030(105.720%), January 31, 2031(105.720%), July 31, 2031(105.720%), January 31, 2031(105.720%), July 31, 2032(105.720%), January 31, 2032(105.720%), January 31, 2033(105.720%)	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.05%	5.93%	5.72%	
19	Existence of a dividend stopper	No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	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	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32		N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If 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 bank				
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPE4	78014RPF1	78014RPG9	
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	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 2.038	USD 0.525	USD 1.542	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	7/31/2023	7/31/2023	7/31/2023	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	7/31/2027	7/31/2030	7/31/2033	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	July 31, 2024(105.400%)	July 31, 2025(105.550%)	July 31, 2025(105.650%)	
16 Subsequent call dates, if applicable	October 31, 2024(105.400%), January 31,	January 31, 2026(105.550%), July 31, 2026(105.550%),	January 31, 2026(105.650%), July 31, 2026(105.650%),	
	2025(105.400%), April 30, 2025(105.400%), July 31,	January 31, 2027(105.550%), July 31, 2027(105.550%),	January 31, 2027(105.650%), July 31, 2027(105.650%),	
	2025(105.400%), October 31, 2025(105.400%), January		January 31, 2028(105.650%), July 31, 2028(105.650%),	
	31, 2026(105.400%), April 30, 2026(105.400%), July 31,	January 31, 2029(105.550%), July 31, 2029(105.550%),	January 31, 2029(105.650%), July 31, 2029(105.650%),	
	2026(105.400%), October 31, 2026(105.400%), January	January 31, 2030(105.550%)	January 31, 2030(105.650%), July 31, 2030(105.650%),	
	31, 2027(105.400%), April 30, 2027(105.400%)		January 31, 2031(105.650%), July 31, 2031(105.650%),	
			January 31, 2032(105.650%), July 31, 2032(105.650%),	
			January 31, 2033(105.650%),	
Coupons/dividends	Final	Et al.	Final	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.40%	5.55%	5.65%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
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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				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPH7	78014RPJ3		
3	Governing law(s) of the instrument	New York	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual		
	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		
8	Amount recognised in regulatory 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 3	USD 2.49		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	7/31/2023	7/31/2023		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	7/31/2038	7/31/2028		
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	July 31, 2028(105.450%) October 31, 2028(105.450%), January 31,	July 31, 2025(105.500%) January 31, 2026(105.500%), July 31, 2026(105.500%),		
		2029(105.450%), April 30, 2029(105.450%), July 31, 2029(105.450%), October 31, 2029(105.450%), January 31, 2030(105.450%), April 30, 2030(105.450%), July 31, 2030(105.450%), October 31, 2030(105.450%), July 31, 2031(105.450%), October 31, 2031(105.450%), July 31, 2031(105.450%), April 30, 2031(105.450%), July 31, 2032(105.450%), April 30, 2032(105.450%), July 31, 2032(105.450%), April 30, 2032(105.450%), July 31, 2032(105.450%), October 31, 2032(105.450%), Junuary 31, 2033(105.450%), April 30, 2033(105.450%), July 31, 2033(105.450%), April 30, 2033(105.450%), July 31, 2033(105.450%), April 30, 2034(105.450%), July 31, 2034(105.450%), April 30, 2034(105.450%), July 31, 2034(105.450%), April 30, 2035(105.450%), July 31, 2035(105.450%), October 31, 2035(105.450%), July 31, 2036(105.450%), April 30, 2036(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), July 31, 2036(105.450%), April 30, 2036(105.450%), July 31, 2036(105.450%), April 30, 2036(105.450%), July 31, 2037(105.450%), October 31, 2036(105.450%), July 31, 2037(105.450%), October 31, 2037(105.450%), July 31, 2037(105.450%), October 31, 2037(105.450%), July 31, 2037(105.450%), October 31, 2037(105.450%), July 31, 2037(105.450%), October 31, 2036(105.450%), July 31, 2037(105.450%), October 31, 2037(105.450%), July 31, 2037(105.450%), April 30, 2038(105.450%), Junuary 31, 2037(105.450%), April 30, 2038(105.450%)	January 31, 2027(105.500%), July 31, 2027(105.500%), January 31, 2028(105.500%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	5.45%	5.50%		
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		
24	If convertible, conversion trigger (s)	N/A N/A	N/A N/A		
25 26	If convertible, fully or partially		N/A N/A		
26	If convertible, conversion rate If convertible, mandatory or optional conversion		N/A N/A		
28	If convertible, specify instrument type convertible into		N/A		
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No No	No No		
31	If write-down, write-down trigger (s)		N/A		
32	If write-down, full or partial		N/A		
33	If write-down, permanent or temporary		N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated		
36	Non-compliant transitioned features	No	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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XN9	XS2596502836	XS2608719352	
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	CAD 9	JPY 500	AUD 10	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	1-May-23	9-May-23	1-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	1-May-25	10-May-30	1-Jun-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	May 1, 2024(105.150%)	May 10, 2026(101.050%)	June 01, 2028(105.80%)	
16 Subsequent call dates, if applicable	November 1, 2024(105.150%),	November 10, 2026(101.050%), May 10, 2027(101.050%), November 10, 2027(101.050%), May 10, 2028(101.050%), November 10, 2028(101.050%), May 10, 2029(101.050%), November 12, 2029(101.050%)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.15%	1.05%	5.80%	
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 No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	