### Main Features Report Q4/2023

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)	19,167				
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 Nov 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, 2020 and every mul year thereafter at \$25.00	\$25.00	on may 24, 2000 and every milityear merealier at \$25.00
	Coupons/dividends		Ψ20.00	
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed
18		3.70% to, but excluding, May 24, 2024; the initial fixed rate	3.65% to, but excluding, August 24, 2024; the initial fixed	3.20% to, but excluding, May 24, 2025; the initial fixed rate
		period. Set to reset at a fixed rate which will equal the sum	rate period. Set to reset at a fixed rate which will equal the	period. Set to reset at a fixed rate which will equal the sum
1		of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate
			rate period2. If converted into series BC, the coupon will set	period3. If converted into series BE, the coupon will set at a
		floating rate equal to the sum of the T-Bill Rate plus 2.21%.		floating rate equal to the sum of the T-Bill Rate plus 2.74%.
		g	2.26%.	g
19		Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BA shares     ii) NVCC Trigger (Contractual Approach) -	ii) Investor Election - Conversion to Series BC shares     iii) NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BE shares ii) NVCC Trigger (Contractual Approach) - Conversion to
		Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always
26	If convertible, conversion rate	convert fully i) Investor Election - Conversion to Series BA shares:	convert fully i) Investor Election - Conversion to Series BC shares:	convert fully i) Investor Election - Conversion to Series BE shares:
		Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier X Book Value) / Conversion Price. Refer to prospectus supplement for further details.	Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares:	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BC shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory	Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BE shares: Optional  iii) NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BA shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BC shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BE shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory Additional ter 1/Common Equity Tier 1
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible intc If convertible, specify issuer of instrument it converts intc Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible ints If convertible, specify issuer of instrument it converts ints Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BA shares: Optional  iii) NVCC Trigger - Conversion to common shares: Mandadory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada  No N/A N/A N/A N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A N/A N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A Subordinated debt No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A

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

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

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

	Disclosure template for main features  Preferred	Shares	
	Included in both regulate	ory capital and TLAC	
		Series BO	Series BT
2	Issuer	Royal Bank of Canada	Royal Bank of Canada
		78013R390 Ontario	780086UF9 Ontario
		N/A	N/A
	instruments governed by foreign law	IN/A	N/A
	Regulatory treatment		
	Transitional Basel III rule:	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rule	Additional Tier 1	Additional Tier 1
	Eligible at solo/group/group&solo	Solo and Group	Solo and Group
	Instrument type (types to be specified by jurisdiction	Preferred Shares	Preferred Shares
		350	750
	Par value of instrument	350	750
		Shareholders' Equity	Shareholders' Equity
		November 2, 2018	November 5, 2021
		Perpetual	Perpetual
		No maturity	No maturity
		Yes	Yes
	Optional call date, contingent call dates and redemption amount	February 24, 2024 at \$25.00	From January 24, 2027 to and including February 24, 2 at \$1,000.00
i		On February 24, 2029 and every fifth year thereafter at \$25.00	From January 24 to and including February 24, 2032 at every fifth year thereafter
1	Coupons/dividends		
	Fixed or floating dividend/coupon	Fixed to floating/fixec	Fixed to Fixed
I	Coupon rate and any related index	4.80% to, but excluding, February 24, 2024; the initial fixed	
۱		rate period. Set to reset at a fixed rate which will equal the	rate period. Set to reset at a fixed rate which will equal
۱		sum of GOC Yield plus 2.38% for each subsequent fixed	sum of GOC Yield plus 2.71% for each subsequent fix
۱		rate period <sup>5</sup> . If converted into series BP, the coupon will set	rate period <sup>6</sup> .
۱		at a floating rate equal to the sum of the T-Bill Rate plus	'
		2.38%.	
+	Existence of a dividend stoppe	Yes	Yes
Ī		Fully discretionary	Fully discretionary
		No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative
3		Convertible	Convertible
i	If convertible, conversion triager (s)	i) Investor Election - Conversion to Series BP shares	i) Investor Election - Conversion to Series BP shares
		ii) NVCC Trigger (Contractual Approach) - Conversion to	ii) NVCC Trigger (Contractual Approach) - Conversion
۱		common shares:	common shares:
۱		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank h
		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
		Bank will be restored or maintained.	Bank will be restored or maintained.
۱		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital
۱		injection from the government, without which the Bank	injection from the government, without which the Banl
ı			
۱		would have been determined by the Superintendent to be	would have been determined by the Superintendent to non-viable.
۱		non-viable.	non-viable.
	If convertible, fully or partially	i) Investor Election - Conversion to Series BP shares: May	i) Investor Election - Conversion to Series BP shares:
ĺ			convert fully or partially
	If any orbible conversion rate	convert fully or partially	NI/CC Triager Conversion to common characteristics
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares:	NVCC Trigger - Conversion to common shares: Upon
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S
	If convertible, conversion rate	<ul> <li>i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO</li> </ul>	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share
	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 Preferred Share. Convertible on February 24, 2024 and on	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 very fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding \$ BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) /	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding \$ BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding \$ BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) /	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding start share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Freferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares:	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every lifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional ii) Investor Election - Conversion to common shares:	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional	NVCC Trigger - Conversion to common shares: Upon occurrence of NVCC trigger event, each outstanding S BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every lifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional ii) Investor Election - Conversion to common shares:	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every lifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional ii) Investor Election - Conversion to common shares:	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Upor occurrence of NVCC trigger event, each outstanding BT share is converted into a number of common share egual to (Mulliplier x Share Value) / Conversion Price. to prospectus supplement for further details.
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding \$B\$ share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandaditional tier 1/Common Equity Tier 1  Royal Bank of Canada
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int  If convertible, specify issuer of instrument it converts int  Write-down feature	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding ST share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Manda Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int  If convertible, specify instrument it converts int  Write-down feature  If write-down, write-down trigger (s)	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding \$B\$ share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandaditional tier 1/Common Equity Tier 1  Royal Bank of Canada
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int  If convertible, specify instrument it converts int  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partia	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share Convertible on February 24, 2024 and on each February 24 every lifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding ST share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Manda Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NJA
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1  Royal Bank of Canada  No  N/A  N/A	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandalditional tier 1/Common Equity Tier 1  Royal Bank of Canada  No  NJA  NJA  NJA  NJA  NJA
	If convertible, pecify instrument type convertible int If convertible, specify instrument type convertible int If convertible, specify instrument it convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, full or partia If write-down, full or partia If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1  Royal Bank of Canada  No  N/A  N/A	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandal Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NJA
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BC and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding 8 BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mand Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NIA
	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int  Write-down feature If write-down, write-down trigger (s) If write-down, full or partia If write-down, full or partia If write-down, full or partia If write-down, down, down full or partia If write-down, becompany or temporary If temporary write-down, description of write-down mechanisn Type of subordination  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer	i) Investor Election - Conversion to Series BP shares: Convertible into Series BP referred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  ii) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1  Royal Bank of Canada  No  N/A  N/A	NVCC Trigger - Conversion to common shares: Upor courrence of NVCC trigger event, each outstanding 8 BT share is converted into a number of common share equal to (Multiplier x Share Value) / Conversion Price. to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mand

- 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.

	Disclosure template for main features of regulatory capital instruments  Preferred Shares				
	Included in TLAC not included in regulatory capital				
		Series C-2			
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013G303			
,		Ontario			
а	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 Transitional Basel III rules	In all add to			
1		Ineligible			
5	Post-transitional Basel III rules	Ineligible N/A			
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	Preferred Shares			
3		No longer TLAC eligible (<365 days)			
9		USD 15			
0		Shareholders' Equity			
1		November 2, 2015			
2		Perpetual			
3		No maturity			
4		Yes			
5	Optional call date, contingent call dates and redemption amount	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.00			
		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 depositary share)			
_	Coupons/dividends				
7	Fixed or floating dividend/coupon	Fixed to floating			
8	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		Yes			
0		Fully discretionary			
1		No.			
2		Non-cumulative			
3		Nonconvertible N/A			
5	If convertible, fully or partially	N/A			
6	If convertible, conversion rate	N/A			
7	If convertible, mandatory or optional conversion	N/A			
8	If convertible, specify instrument type convertible into	N/A			
9	If convertible, specify instrument it converts into	N/A			
0	Write-down feature	No No			
1		N/A			
2	If write-down, write-down trigger (s)				
		N/A N/A			
	If write-down, permanent or temporary				
3		N/A			
4					
4 la		Out-out-out-out-of-de-ba			
34 4a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt			
33 34 4a 35 36 37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Subordinated debt Yes Lack of NVCC features			

### Disclosure template for main features of regulatory capital instruments Limited Recourse Capital Notes Included in both regulatory capital and TI AC

	Included in both regulatory capital and TLAC			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SH8	780086SV7	780086TQ7
3	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)			
<b>-</b>	Regulatory treatment	Additional Tier 1	A database of The A	A data and Time 4
5	Transitional Basel III rules	Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1.744	1,248	998
9		1,750	1.250	1.000
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11		July 28, 2020	November 2, 2020	June 8, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2080	February 24, 2081	November 24, 2081
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and	Every five years during the period from January 24 to and	Every 5 years during the period from October 24 to and
1	· · · · · · · · · · · · · · · · · · ·	including November 24, commencing in 2025	including February 24, commencing in 2026	including November 24, commencing in 2026
16	Subsequent call dates, if applicable	During the period from October 24 to and including	During the period from January 24 to and including	During the period from October 24 to and including
L		November 24, 2025	February 24, 2026	November 24, 2026
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	4.50% per annum. Starting on November 24, 2025 and on	4.0% per annum. Starting on February 24, 2026 and on	3.65% per annum. Starting on November 24, 2026 and
1		every fifth anniversary of such date thereafter until	every fifth anniversary of such date thereafter until	on every fifth anniversary of such date thereafter until
		November 24, 2075 the interest rate on the Notes will be	February 24, 2076 the interest rate on the Notes will be	November 24, 2081 the interest rate on the Notes will be
		reset at an interest rate per annum equal to the	reset at an interest rate per annum equal to the	reset at an interest rate per annum equal to the
1		Government of Canada Yield plus 4.137%.	Government of Canada Yield plus 3.617%.	Government of Canada Yield plus 2.665%.
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to
		common shares:	common shares:	common shares:
		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after
		the conversion of all instruments, it is likely that viability of		the conversion of all instruments, it is likely that viability of
		the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.
		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital
		injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	
1		non-viable.	non-viable.	non-viable.
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Always
23	is controllable, fully or partially	convert fully	convert fully	convert fully
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the		NVCC Trigger - Conversion to common shares: Upon the
1-3		occurrence of NVCC trigger event, each outstanding	occurrence of NVCC trigger event, each outstanding	occurrence of NVCC trigger event, each outstanding
		Series BI share is converted into a number of common	Series BI share is converted into a number of common	Series BI share is converted into a number of common
		shares equal to (Multiplier x Book Value) / Conversion	shares equal to (Multiplier x Book Value) / Conversion	shares equal to (Multiplier x Book Value) / Conversion
1		Price. Refer to prospectus supplement for further details.	Price. Refer to prospectus supplement for further details.	Price. Refer to prospectus supplement for further details.
L			<u> </u>	
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares:	NVCC Trigger - Conversion to common shares:	NVCC Trigger - Conversion to common shares:
		Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Cub audimated debt	Cubandinated daht	Cub audio ata di dalat
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Subordinated debt No	Subordinated debt No	Subordinated debt No
	If yes, specify non-compliant features	N/A	N/A	N/A
3/	ir yes, specify non-compilant reatures	IN/A	IN/A	IN/A

Disclosure template for main features 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		
		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	780086RN6	780086RA4
		Ontario	Ontario	Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	nstruments governed by foreign law)			
-	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument	919 1.000	1,442	1,459
	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		May 3, 2032	December 23, 2029	July 25, 2029
		Yes	Yes	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	rany time on or after May 0, 2027, at par	Any time on or after Bee 20, 2024 at par	Triff time on or and bury 20, 2024, at par
17		Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	Fixed at 2.94% per annum until May 3, 2027. Thereafter,	Fixed at 2.880% per annum until Dec 23, 2024.	Fixed at 2.74% per annum until July 25, 2024. Thereafter,
		floating to maturity at 3-month CDOR plus 0.76%.	Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 0.98%.
		linearing to materialy at a month of a critical and a	0.89%.	linearing to maturity at a monar of ort place closes.
19	Existence of a dividend stopper	No	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	Convertible	Non-convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A	NVCC Trigger (Contractual Approach)
		a) The Superintendent is of the opinion that the Bank has		a) The Superintendent is of the opinion that the Bank has
		ceased, or is about to cease, to be viable and that, after		ceased, or is about to cease, to be viable and that, after
		the conversion of all instruments, it is likely that viability of		the conversion of all instruments, it is likely that viability of
		the Bank will be restored or maintained.		the Bank will be restored or maintained.
		b) The bank has accepted or agreed to accept a capital		b) The bank has accepted or agreed to accept a capital
		injection from the government, without which the Bank		injection from the government, without which the Bank
		would have been determined by the Superintendent to be		would have been determined by the Superintendent to be
		non-viable.		non-viable.
25	If convertible, fully or partially	Always convert fully	N/A	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A	Upon the occurrence of NVCC trigger event, each
	· · · · · · · · · · · · · · · · · · ·	outstanding Note is converted into a number of common		outstanding Note is converted into a number of common
		shares equal to (Multiplier x Note Value) / Conversion		shares equal to (Multiplier x Note Value) / Conversion
		Price. Refer to prospectus for further details.		Price. Refer to prospectus for further details.
		' '		' '
27	If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A	Royal Bank of Canada
		No	No	No
31	7 55 7	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	Type of subordination	B 98 199 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	D 20 100 1 1 1 1	5 28 138 1 8 8
		Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36	Non-compliant transitioned features	No	Yes	No
		N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments Subordinated Indebtedness Included in both regulatory capital and TLAC	
Included in both regulatory capital and TLAC	
1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada	of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086UA0 780086SA3 780086SY1	
3 Governing law(s) of the instrument Ontario Ontario Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A N/A N/A	
instruments governed by foreign law)	
Regulatory treatment	
4 Transitional Basel III rules Tier 2 Tier 2 Tier 2	
5 Post-transitional Basel III rules Tier 2 Tier 2 Tier 2	
6 Eligible at solo/group/group&solo Solo and Group Solo and Group Solo and Group Solo and Group	
7 Instrument type (types to be specified by jurisdiction) Tier 2 Subordinated Debt Tier 2 Subordinated Tier 2 Subordinate	inated Debt
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 1,637 1,249 868  9 Par value of instrument 1,250 1,250 1,000	
9 Par value of instrument 1,750 1,250 1,000 10 Accounting classification Liability - amortized cost Liability - amortized cost Liability - amortized cost	
11 Original date of issuance October 14, 2021 June 30, 2020 January 28, 2	
12 Perpetual or dated Dated Dated Dated	.021
13 Original maturity date November 3, 2031 June 30, 2030 January 28, 2	2033
14 Issuer call subject to prior supervisory approval  Yes  Yes  Yes  Yes	.000
15 Optional call date, contingent call dates and redemption amount Nov 3, 2026 at par June 30, 2025 at par Jan 28, 2028	at nar
	or after Jan 28, 2028, at par
Coupons/dividends	and can be be be
17 Fixed or floating dividend/coupon Fixed to floating Fixed to floating Fixed to floating	ina
	% per annum until January 28, 2028.
	oating to maturity at 3-month CDOR plus
0.61%.	3 , 1
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 Non-cumulative	ve
23 Convertible or non-convertible Convertible Convertible Convertible Convertible	
	er (Contractual Approach)
	intendent is of the opinion that the Bank has
	about to cease, to be viable and that, after
	on of all instruments, it is likely that viability of
	be restored or maintained.
	has accepted or agreed to accept a capital
	the government, without which the Bank
	peen determined by the Superintendent to be
non-viable. non-viable. non-viable.	
25 If convertible, fully or partially Always convert fully Always convert fully Always convert fully	ort fully
	currence of NVCC trigger event, each
30 ,	Note is converted into a number of common
	to (Multiplier x Note Value) / Conversion
	to prospectus for further details.
The relation prospectus for further details.	to prospectus for further details.
27 If convertible, mandatory or optional conversion Mandatory Mandatory Mandatory Mandatory	
28 If convertible, specify instrument type convertible into Common Equity Tier 1 Common Equity Tier 1 Common Equity Tier 1	uitv Tier 1
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada	
30 Write-down feature No No No No	-
31 If write-down, write-down trigger (s) N/A N/A N/A N/A	
32 If write-down, full or partia N/A N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A	
34a Type of subordination	
Bank Bank Bank	ities and all other senior indebtedness of the
36     Non-compliant transitioned features     No     No     No       37     If yes, specify non-compliant features     N/A     N/A     N/A	

	Disclosure template for main features of regulatory capital instruments			
	Subordinated Ir			
	Included in both regulat			
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)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,418	691	
9	Par value of instrument	1,500	USD 1,500	
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	
11	Original date of issuance	January 31, 2023	January 27, 2016	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	February 1, 2033	January 27, 2026	
14	Issuer call subject to prior supervisory approval	Yes	No	
15	Optional call date, contingent call dates and redemption amount	February 1, 2028 at par	N/A	
16	Subsequent call dates, if applicable	Any time on or after February 1, 2028, at par	N/A	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed to fleeting	Eivad	
18		Fixed to floating Fixed at 5.01% per annum until February 1, 2028.	Fixed 4.65%	
18	Coupon rate and any related index		4.65%	
		Thereafter, floating to maturity at Daily Compounded		
19	Existence of a dividend stopper	CORRA plus 2.12%.	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)	
27	ii convenible, convenion ungger (a)	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.	
		Hon-viable.	Hori-viable.	
25	If convertible, fully or partially	Always convert fully	Always convert fully	
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	
		outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	
		shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	
		Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	
		, ,	' '	
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partia	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	
36 37	Non-compliant transitioned features	No San	No	
	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
	ssued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer Royal of Canada Royal of Canada					
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7M02	US78015K7L29			
3 Governing law(s) of the instrument	NEW YORK	NEW YORK			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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	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)	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			
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			

	Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086RZ97	US78015K7H17		
3	Governing law(s) of the instrument	ONATRIO	NEW YORK		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules		N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 1,500	USD 1500		
10	Accounting classification	Liability - amortised cost	Liability - amortised cost		
11	Original date of issuance	May 1, 2020	June 10, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 1, 2025	June 10, 2025		
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	1.936%	1.15%		
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		
27	If convertible, mandatory or optional conversion	NA	NA		
28	If convertible, specify instrument type convertible into		N/A		
29	If convertible, specify issuer of instrument it converts into		N/A		
30	Write-down feature		No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	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		

	Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZP59	US78016EZM29		
3		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		
4		N/A	N/A		
5		N/A	N/A		
6		N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 300	USD 1250		
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 20, 2026	January 20, 2026		
14	Issuer call subject to prior supervisory approval	No	No		
15		N/A	N/A		
16		N/A	N/A		
	Coupons/dividends				
17		Floating	Fixed		
18		SOFR INDEX+0.525%	0.875%		
19		No	No		
20		Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22		Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25		N/A	N/A		
26		N/A	N/A		
27		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		
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		

-		luded in TLAC not included in regulatory capital		1
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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		cluded 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	
2		CH1137122771	US78016EZX83	US78016EZY66	
		ONTARIO	NEW YORK	NEW YORK	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only		No longer TLAC eligible (<365 days)	
		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		N/A		N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Fixed	Floating	
18		0.3%		SOFR INDEX+0.34%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A		N/A	
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	NA	
34		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	

	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		Royal of Canada	Royal of Canada	Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZZ32	US78016EYD39	US78016EYH43	
		NEW YORK	NEW YORK	NEW YORK	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 900	USD 350	USD 1500	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13		November 2, 2026	November 2, 2026	November 3, 2031	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	
18	Coupon rate and any related index	1.4%	SOFR INDEX+0.59%	2.3%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA	NA	NA	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A		N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

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

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal of Canada	Royal of Canada	Royal of Canada		
		CA780086TY05	CH1132966289	XS2385061234		
		ONATRIO	ONTARIO	ONTARIO		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A		
	instruments governed by foreign law)					
		N/A	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	Par value of instrument	CAD 1,000	CHF 200	GBP 300		
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
	Original date of issuance	July 29, 2021	September 22, 2021	September 9, 2021		
12	Perpetual or dated	Dated	Dated	Dated		
13		July 31, 2028	September 22, 2031	September 9, 2026		
14	Issuer call subject to prior supervisory approval	No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18		1.8%	0.2%	1.0%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31		N/A		N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
	Type of subordination	Exemption	Exemption	Exemption		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYM38	XS2435102103	XS2437825388		
	Governing law(s) of the instrument	NEW YORK	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	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	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		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	January 21, 2025	January 25, 2034	January 31, 2024		
14	Issuer call subject to prior supervisory approval	No	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating		
18	Coupon rate and any related index	1.60%	1.034%	3MTH EURIBOR+0.75%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	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	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		
	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	NA	NA NA	NA N/A		
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	Non-compliant transitioned features	No No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

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

	Disclosure template 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	
		No longer TLAC eligible (<365 days)	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	
12	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		
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	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 TLAC 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	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 Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 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   Exemption   Standard   Unsubordinated	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						
5,000	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	

Disclo	sure template for main features of regulatory cap		
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of	capital	
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2435102103	XS2696780464	AU3CB0303113
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment	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 20	EUR 750	AUD 350
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	August 8, 2023	October 2, 2023	October 4, 2023
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 25, 2034	October 2, 2030	October 4, 2028
14 Issuer call subject to prior supervisory approval	No	No	No
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%	4.375%	5.700%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	NA	NA	NA
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	AU3FN0081477			
3	Governing law(s) of the instrument	ONTARIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (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 300			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	October 4, 2023			
12	Perpetual or dated	Dated			
13	Original maturity date	October 4, 2028			
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	3-month BBSW + 1.45%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	NA			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	NA			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal 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 (179.78%), February 19, 2031 (179.78%), February 19, 2032 (188.80%), February 19, 2033 (198.26%), February 19, 2034 (208.19%), February 19, 2035 (218.62%), February 19, 2036 (229.57%), February 19, 2037 (241.07%), February 19, 2038 (253.15%), February 19, 2039 (265.48%), February 19, 2040 (279.15%), February 19, 2041 (293.14%), February 19, 2042 (307.83%), February 19, 2043 (323.25%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2048 (412.75%)		21, 2025 (100%), March 21, 2026 (100%), March 21, 2027 (100%), March 21, 2028 (100%), March 21, 2029 (100%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.01%	3m GBP LIBOR, subject to floor (1.64%)	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75% Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent 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 bank			
		Included in TLAC not included in regulatory capita	l	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1949502253	780086QU1	780086QV9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	5	10
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		March 25, 2019	March 26, 2019	April 16, 2019
12	Perpetual or dated	Dated	Dated	Dated
13		March 26, 2029	March 26, 2030	April 16, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)
16	Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%), March 26, 2029 (137.82%)	April 17, 2023 (100%), April 16, 2024 (100%), April 16, 2025 (100%), April 16, 2026 (100%), April 16, 2027 (100%), April 16, 2028 (100%), April 16, 2029 (100%)
	Coupons/dividends		· · ·	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
- 00	If yes, specify non-compliant features	N/A	N/A	N/A

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

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss	sued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RBB5	XS2041771986			
3	Governing law(s) of the instrument	New York	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	USD 5.6	USD 1.26			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	September 6, 2019	September 16, 2019			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	September 6, 2024	September 16, 2024			
14	Issuer call subject to prior supervisory approval	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (1.10%) and cap (3.6%)	3m USD LIBOR, subject to floor (1.60%)			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26		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		N/A	N/A			
32	lf write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	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(243.062762%), 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, ully or partially If convertible, conversion rate	3.70% No Mandatory No Non-convertible N/A		
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.70% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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 not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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 inst	ruments			
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						
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  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  Sexemption  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  No		, , ,				
30 Write-down feature No 31 If write-down, write-down trigger (s) N/A 32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features		If convertible, specify instrument type convertible into	•			
31 If write-down, write-down trigger (s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No  N/A  Exemption  Unsubordinated  No		· 1 · /				
32 If write-down, full or partial N/A 33 If write-down, permanent or temporary N/A 34 If temporary write-down, description of write-down mechanism N/A 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features No						
33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No						
34 If temporary write-down, description of write-down mechanism  34 Type of subordination  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No		If write-down, full or partial				
34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	33	If write-down, permanent or temporary	N/A			
35   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Non-compliant transitioned features   No	34	If temporary write-down, description of write-down mechanism	N/A			
35   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Non-compliant transitioned features   No	34a	Type of subordination	Exemption			
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
37 If yes, specify non-compliant features N/A	36	Non-compliant transitioned features	No			
	37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2057269776	78014RBQ2		
3	Governing law(s) of the instrument	Province of Ontario	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	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	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, 2031(171.736112%), May 26, 2034(171.736112%), May 26, 2039(206.941882%), May 26, 2041(222.968289%), May 26, 2041(224.93.64807%), 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, 2056(390.124668%
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 instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2			
3	Governing law(s) of the instrument	Province of Ontario			
3a I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
•	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	2			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	November 26, 2019			
12	Perpetual or dated	Dated			
13	Original maturity date	November 26, 2029			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	November 26, 2021(102.5%)			
16	Subsequent call dates, if applicable	May 26, 2022(102.625%), November 26,2022(102.625%), May 26,2023(102.75%), November 26,2023(102.75%), May 26 2024(103%), November 26, 2024(103%), May 26,2025(103.25%), November 26, 2025(103.25%), May 26, 2026(103.5%), November 26, 2026(103.5%), May 26,2027(103.625%), November 26, 2027(103.625%), May 26,2028(103.75%), November 26, 2028(103.75%), May 26, 2029(104.00%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25% Y7: 3.50% Y8: 3.625% Y9: 3.75% Y10: 4.00%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
00					
36	Non-compliant transitioned features	No			

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

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

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2097228790				
3	Governing law(s) of the instrument	Province of Ontario				
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A				
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only				
9	Par value of instrument	USD 1.75				
10	Accounting classification	Liability - fair value option				
11	Original date of issuance	January 6, 2020				
12	Perpetual or dated	Dated				
13	Original maturity date	January 06, 2025				
14	Issuer call subject to prior supervisory approval	No				
15	Optional call date, contingent call dates and redemption amount	N/A				
16	Subsequent call dates, if applicable	N/A				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float				
18	Coupon rate and any related index	SOFR, subject to floor (2.20%) Cap (2.5%)				
19	Existence of a dividend stopper	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No				
22	Noncumulative or cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A				
25	If convertible, fully or partially	N/A				
26	If convertible, conversion rate	N/A				
27	If convertible, mandatory or optional conversion	N/A				
28	If convertible, specify instrument type convertible into	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A				
30	Write-down feature	No				
31	If write-down, write-down trigger (s)	N/A				
32	If write-down, full or partial	N/A				
33	If write-down, permanent or temporary	N/A				
34	If temporary write-down, description of write-down mechanism	N/A				
34a	Type of subordination	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

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

	Disclosure to make for main features of an addition and the features of				
-	Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank				
<b>—</b>	Other LLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada 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(137.479454%), February 18, 2030(142.428714%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(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, 2046(250.815078%), February 18, 2046(250.815078%), February 18, 2046(250.815078%), February 18, 2050(288.930016%), February 18, 2050(288.930016%), February 18, 2055(310.107431%), February 18, 2053(321.271298%), February 18, 2054(323.2712987%), February 18, 2054(323.2712987%), February 18, 2056(343.812900%), February 18, 2056(383.416418%), February 18, 2059(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)	Gontractual		
	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	Fixed-Float		
17	Fixed or floating dividend/coupon	Fixed-Float V1.2: 1 50% V3: 1 75% V4: 2 00% V5: 2 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  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  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 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)	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		
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 feature	es of regulatory capital instruments		
	Other TLAC instruments is			
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 13	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, 2033(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 issued directly by the bank				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332336	780086RY2		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 190	10		
10	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		

_	Disclosure template for main features of regulatory capital instruments			
-	Disclosui	re template for main features of regulatory capital instru  Other TLAC instruments issued directly by the bank	ments	
$\vdash$		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332179	78014RCS7	XS1991337723
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a		N/A	Contractual	N/A
0	eligible instruments governed by foreign law)		- Contractada	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 100	USD 10	EUR 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 14, 2020	April 14, 2020	April 16, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 14, 2060	April 14, 2032	April 16, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 14, 2025(120.036283%)	April 14, 2023(100.000%)	April 16, 2025(100.00%),
16	Subsequent call dates, if applicable	April 14, 2026(124.501633%), April 14, 2022(129.1330.94%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.947133%), April 14, 2031(149.447133%), April 14, 2033(150.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.990758%), April 14, 2036(179.990758%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2040(213.940578), April 14, 2040(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(249.208415%), April 14, 2046(258.478968%), April 14, 2046(268.411607%), April 14, 2046(278.6167496%), April 14, 2046(258.411607%), April 14, 2050(299.140519%), April 14, 2051(310.286546%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2059(415.563902%).	October 14, 2023(100.000%), April 14, 2024(100.000%), October 14, 2024(100.000%), April 14, 2025(100.000%), October 14, 2025(100.000%), April 14, 2026(100.000%), October 14, 2026(100.000%), April 14, 2027(100.000%), October 14, 2027(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.72%	2.94%	2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		No	No N/A	No N/A
36	If yes, specify non-compliant features	N/A		

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

	Disclosure template for main feature	s of regulatory capital instruments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu	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)	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 55,978,924	
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%),	February 25, 2023(61.77461%), February 25,	
		October 30, 2023(100.000%), April 30, 2024(100.000%),	2024(62.88655%), February 25, 2025(64.01851%),	
		October 30, 2024(100.000%)	February 25, 2026(65.17084%), February 25, 2027(66.34392%), February 25, 2028(67.53811%),	
			February 25, 2029(68.75379%), February 25, 2028(67.53811%),	
			2030(69.99136%), February 25, 2031(71.25121%),	
			February 25, 2032(72.53373%), February 25,	
			2033(73.83933%), February 25, 2034(75.16844%), February 25, 2035(76.52147%), February 25,	
			2036(77.89886%), February 25, 2037(79.30104%),	
			February 25, 2038(80.72846%), February 25,	
			2039(82.18157%), February 25, 2040(83.66084%),	
			February 25, 2041(85.16673%), February 25,	
			2042(86.69974%), February 25, 2043(88.26033%),	
			February 25, 2044(89.84902%), February 25,	
			2045(91.46630%), February 25, 2046(93.11269%),	
			February 25, 2047(94.78872%), February 25,	
			2048/06 40402%) February 25, 2040/08 23183%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	2.00%	1.80%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SB1	780086SD7	XS1991331874
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.25	USD 1.75	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable		November 19, 2022(101.650%), May 19, 2023(101.650%),	
		November 15, 2023(101.650%), May 15, 2024(101.650%),	November 19, 2023(101.750%), May 19, 2024(101.750%),	22, 2027(100.000%), May 22, 2028(100.000%), May 22,
		November 15, 2024(101.800%)	November 19, 2024(101.850%), May 19, 2025(101.850%),	2029(100.000%), May 22, 2030(100.000%), May 22,
			November 19, 2025(102.000%), May 19, 2026(102.000%),	
			November 19, 2026(102.500%)	2033(100.000%), May 22, 2034(100.000%)
-	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-3: 1.50%, Y4: 1.65%, Y5: 1.80%	Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6:	2.70%
10	Coupon rate and any related index	11-3: 1.50%, 14: 1.65%, 15: 1.60%	2.00%, Y7: 2.50%	2.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332096	XS1991331957		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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 issued directly by the bank			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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

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

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

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	0.6	50	19.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	October 21, 2020	October 22, 2020	October 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 21, 2025	October 22, 2035	October 23, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 21, 2022(101.150%)	October 22, 2023(100.000%)	October 23, 2022(101.300%)
16	Subsequent call dates, if applicable	April 21, 2023(101.200%), October 21, 2023(101.200%), April 21, 2024(101.300%), October 21, 2024(101.300%), April 21, 2025(101.500%)	October 22, 2024(100.000%), October 22, 2025(100.000%), October 22, 2026(100.000%), October 22, 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	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

_	Disclos	ure template for main features of regulatory capital instru	mante	
-	Disclos	Other TLAC instruments issued directly by the bank	ments	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331361	XS1991331528	XS1991331015
3		Province of Ontario N/A	Province of Ontario N/A	Province of Ontario N/A
3a	eligible instruments governed by foreign law)	N/A	N/A	N/A
<u> </u>	Regulatory treatment		hua.	200
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	71 (71 1 73 7	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 98	USD 250	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11		November 24, 2020	November 30, 2020	December 10, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2060	November 30, 2060	December 10, 2060
14		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable	November 24, 2025(114.806261%) November 24, 2026(118.020836%), November 24,	November 30, 2025(114.248950%) November 30, 2026(117.333672%), November 30,	December 10, 2023(108.795990%), December 10, 2024(111.896676%), December 10,
		2027(121.325420%), November 24, 2028(124.722532%), November 24, 2030(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.80275%), November 24, 2033(143.80275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2036(164.390253%), November 24, 2038(164.390253%), November 24, 2038(164.390253%), November 24, 2049(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(174.751%), November 24, 2045(194.74054%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2054(205.031685%), November 24, 2054(205.031685%), November 24, 2051(245.7805553%), November 24, 2051(245.7806105%), November 24, 2053(246.785553%), November 24, 2055(262.880888%), November 24, 2055(262.1553%), November 24, 2055(262.880888%), November 24, 2056(262.84068%), November 24, 2056(262.840688%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%	2027(120.501681%), November 30, 2028(123.755226%), November 30, 2029(127.096617%), November 30, 2030(130.528226%), November 30, 2031(134.052488%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.70696%), November 30, 2043(184.552615%), November 30, 2044(179.70696%), November 30, 2046(199.908626%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2054(2048)(21.849425%), November 30, 2054(261.8560131%), November 30, 2050(22.389003%), November 30, 2051(228.395306%), November 30, 2055(263.650131%), November 30, 2055(263.937183%), November 30, 2057(267.982487%), November 30, 2058(275.218014%), November 30, 2055(268.937183%), November 30, 2057(267.982487%), November 30, 2058(275.218014%), November 30, 2059(282.648900%)	2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739095%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2031(136.222014%), December 10, 2031(136.222014%), December 10, 2031(140.104328%), December 10, 2033(144.097302%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(165.6772086%), December 10, 2036(165.67438%), December 10, 2041(180.422301%), December 10, 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 NO N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary	N/A	N/A	N/A
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
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 U 3 G 3a Me elig R	ssuer	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital		
2 U 3 G 3a Me elig R	ssuer	Included in TLAC not included in regulatory conital		
2 U 3 G 3a Me elig R	ssuer			
3 G 3a Me elig R		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
3a Me elig R	Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TA2	780086SZ8	780086TB0
elig R	Soverning law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
4 R	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
4	gible 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
8 A	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 P	ar value of instrument	8.0	5.5	0.102
	ccounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 O	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020
12 P	erpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025
14 Is	ssuer 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, 2028(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
С	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	Vrite-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a T	ype of subordination	Exemption	Exemption	Exemption
35 P	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 N	Ion-compliant transitioned features	No	No	No
37 If	yes, specify non-compliant features	N/A	N/A	N/A

	Disclose	re template for main features of regulatory capital instru	imente	
	District	Other TLAC instruments issued directly by the bank	illionia.	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDD9	XS1991330801	XS1991333490
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	50	USD 50
10	Accounting classification Original date of issuance	Liability - fair value option  December 31, 2020	Liability - fair value option January 4, 2021	Liability - fair value option January 25, 2021
11				
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 31, 2040	January 4, 2036	January 25, 2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 31, 2022(102.100%)  June 30, 2023(102.100%), December 31,	January 4, 2025(100.000%) January 4, 2026(100.000%), January 4, 2027(100.000%),	January 25, 2026(114.917984%) January 25, 2027(118.158671%), January 25,
		2023(102.100%), June 30, 2024(102.100%), December 31, 2024(102.100%), December 31, 2025(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2026(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), June 30, 2029(102.100%), June 30, 2039(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), June 30, 2035(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2039(102.100%), June 30, 2040(102.100%)	January 4, 2028(100.00%), January 4, 2029(100.00%), January 4, 2031(100.00%), January 4, 2031(100.00%), January 4, 2032(100.000%), January 4, 2033(100.00%), January 4, 2034(100.000%), January 4, 2035(100.000%)	2028(121.490745%), January 25, 2029(124.916784%), January 25, 2031(124.30438%), January 25, 2031(132.061430%), January 25, 2031(135.785562%), January 25, 2033(135.785562%), January 25, 2034(143.561850%), January 25, 2038(161.7600012%), January 25, 2038(161.762333%), January 25, 2038(161.762333%), January 25, 2038(161.966892%), January 25, 2038(161.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.4195050%), January 25, 2046(200.419505%), 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
	y ==, =p ===, y === y == y == y == y ==	p. m	F == -	1

	Disclosi	ure template for main features of regulatory capital instru	imente	
	District	Other TLAC instruments issued directly by the bank	amonto	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TD6	78014RDE7	XS1991330710
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	Contractual	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	USD 5.108	USD 200
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	January 29, 2021	January 29, 2021	February 8, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 29, 2026	January 29, 2029	February 8, 2061
14		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	January 29, 2023(100.825%) July 29, 2023(100.900%), January 29, 2024(100.900%),	January 29, 2023(101.000%), July 29, 2023(101.000%), January 29, 2024(101.000%),	February 8, 2026(114.527334%) February 8, 2027(117.676836%), February 8,
		July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	2028(120.912949%), February 8, 2029(124.238055%), February 8, 2031(131.165103%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(134.782144%), February 8, 2034(142.26853%), February 8, 2035(164.199413%), February 8, 2036(156.219886%), February 8, 2036(156.219886%), February 8, 2038(154.350944%), February 8, 2038(154.350944%), February 8, 2038(162.956973%), February 8, 2034(167.36295%), February 8, 2041(167.4021%), February 8, 2041(172.042843%), February 8, 2042(176.74021%), February 8, 2043(181.635307%), February 8, 2045(191.762610%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2054(223.1865828%), February 8, 2053(231.865828%), February 8, 2053(231.865828%), February 8, 2053(231.865828%), February 8, 2053(251.525626%), February 8, 2056(258.442581%), February 8, 2057(255.454755%), February 8, 2058(272.852370%), February 8, 2058(272.852370%), February 8, 2059(258.352810%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2061(295.987399%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	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

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory 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 10	EUR 10	USD 1.905
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, 2031(100.000%), February 25, 2032(100.000%), February 25, 2033(100.000%), February 25, 2034(100.000%), February 25, 2035(100.000%)	2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2039(100.000%), February 26, 2031(100.000%), February 26, 2031(100.000%), February 26, 2036(100.000%), February 26, 2039(100.000%), February 26, 2038(100.000%), February 26, 2038(100.000%), February 26, 2039(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	7 39 17		N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26			N/A	N/A
27			N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29			N/A	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	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

$\overline{}$	Disclosi	re template for main features of regulatory capital instru	iments	
	Disclose	Other TLAC instruments issued directly by the bank	inents	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334548	780086TG9	780086TH7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 155	2.75	20.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 29, 2021	March 31, 2021	April 5, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 29, 2026(118.024612%) March 29, 2027(122.002041%), March 29,	March 31, 2023(101.250%), September 30, 2023(101.400%), March 31,	April 5, 2023(104.240000%) April 5, 2024(106.430000%), April 5, 2025(108.670000%),
	Counons/filvidends	2028(126.113510%), March 29, 2029(130.36356%), March 29, 2030(143.75678%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(159.946514%), March 29, 2038(175.673711%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2042(200.578714%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2050(261.481503%), March 29, 2050(261.48163%), March 29, 2050(261.48163%), March 29, 2050(261.48163%), March 29, 2050(261.481503%), March 29, 2050(279.402318%), March 29, 2053(288.818176%), March 29, 2055(208.612529%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2056(319.012771%), March 29, 2056(340.876531%), March 29, 2056(364.238740%), March 29, 2066(340.876531%), March 29, 2066(340.876531%)	2024(101.400%), September 30, 2024(101.500%), March 31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2026(110.950000%), April 5, 2027(113.280000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatany	No Mandatory
21	Existence of a step up or other incentive to redeem	No	Mandatory No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
1 22				Non-convertible
22	Convertible or non convertible			
23	Convertible or non-convertible	Non-convertible	Non-convertible	
23 24	If convertible, conversion trigger (s)	N/A	N/A	N/A
23 24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
23 24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
23 24 25 26 27	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
23 24 25 26 27 28	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
23 24 25 26 27	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	N/A	N/A N/A N/A N/A N/A N/A N/A N/A 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	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, full or partial  If write-down, 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	Disclosure template for main features of regulatory capital instruments				
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 2 December 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%), December 29, 2023(101.650%), June 29, 2023(101.650%), December 7, 2025(101.850%), June 7, 2025(101.850%), December 7, 2025(101.850%), December 7, 2025(101.850%), December 29, 2025(101.650%), June 29, 2026(101.600%), June 29, 2026(101.600%)					
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

	Disclose	ure template for main features of regulatory capital instru	monte		
$\vdash$	Other TLAC instruments issued directly by the bank				
$\vdash$		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(219.367207%), September 22, 2046(219.362157%), September 22, 2046(219.362157%), September 22, 2046(219.362157%), September 22, 2046(219.363617%), September 22, 2054(261.263617%), September 22, 2054(261.263617%), September 22, 2051(27.271650%), September 22, 2054(281.263617%), September 22, 2054(281.26334%), September 22, 2054(281.26334%), September 22, 2054(281.2633606%), September 22, 2055(301.154533%), September 22, 2056(301.154533%), September 22, 2056(301.363606%), September 22, 2056(301.36336%), September 22, 2056(301.363366%), September 22, 2056(301.36336%), September 22, 2056(301.36333%),	September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	29, 2025(101.500%), March 29, 2026(101.550%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Fixed or floating dividend/coupon Coupon rate and any related index	3.20%	2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%	
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.20% No	2.32% No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No	
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.20% No Mandatory	2.32% No Mandatory	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory	
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3.20% No Mandatory No	2.32% No Mandatory No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No	
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.20% No Mandatory No No Non-cumulative	2.32% No Mandatory No No Non-cumulative	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative	
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.20% No Mandatory No No Non-convertible	2.32%  No Mandatory  No Non-cumulative  Non-convertible	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible	
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.20%  No Mandatory  No Non-cumulative  Non-convertible  N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A	
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A	
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	2.32% No Mandatory No Non-comulative Non-convertible N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	3.20%  No Mandatory  No Non-cumulative  Non-convertible  N/A  N/A  N/A  N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, and conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	3.20%  No Mandatory  No Non-cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	2.32% No Mandatory No Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	3.20% No No Mandatory No Non-cumulative N/A	2.32%  No Mandatory  No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, experience and the convertible or non-convertible or non-convertible 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 feature If write-down, write-down trigger (s) 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) 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.	luca .	
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	
5	Post-transitional basel III rules Eligible at solo/group/group&solo	N/A	N/A N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	71 (71 1 73 7	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	6.0	5.0	USD 260	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		November 9, 2021	November 12, 2021	December 6, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	November 10, 2025	November 12, 2024	December 6, 2061	
14		Yes	Yes	Yes	
15 16		November 10, 2023(101.560%)  May 10, 2024(101.560%), November 10, 2024(101.560%),	November 12, 2023(101.810%), May 12, 2024(101.810%)	December 6, 2026(117.625534%) December 6, 2027(121.507176%), December 6,	
				December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(145.2512057%), December 6, 2035(157.544955%), December 6, 2036(162.7493939%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(1917.745565%), December 6, 2042(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(249.1951432%), December 6, 2055(301.585830%), December 6, 2056(328.2624813%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)	
	Coupons/dividends		-		
17 18		Fixed 1.56%	Fixed 1.81%	Fixed 3.30%	
19		1.56% No	No	3.30% No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
0.5		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
26 27				N/A	
26 27 28	If convertible, specify instrument type convertible into	N/A	N/A		
26 27 28 29	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	N/A N/A	N/A	N/A	
26 27 28 29 30	If convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No	N/A No	N/A No	
26 27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A No N/A	N/A No N/A	N/A No N/A	
26 27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A No N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A	
26 27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A No N/A	N/A No N/A	N/A No N/A	
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No N/A N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A N/A	
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A	
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A No N/A N/A N/A N/A N/A N/A N/A Exemption	N/A No N/A N/A N/A N/A N/A N/A Exemption	

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

	Disclosure template for main features of regulatory capital instruments				
	51301030	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)	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 3.8	USD 465	USD 50	
10	Accounting classification  Original date of issuance	Liability - fair value option  December 31, 2021	Liability - fair value option  January 26, 2022	Liability - fair value option  January 26, 2022	
_	Perpetual or dated	Dated	Dated	Dated	
12					
14		December 31, 2026 Yes	January 26, 2052 Yes	January 26, 2052 Yes	
15	Optional call date, contingent call dates and redemption amount	100	January 26, 2027(117.397974%)	January 26, 2027(118.883400%)	
			2029(125.177088%), January 26, 2030(129.257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2034(146.955366%), January 26, 2034(146.955366%), January 26, 2034(161.74611%), January 26, 2034(161.74611%), January 26, 2034(161.75127%), January 26, 2038(167.075947%), January 26, 2039(172.522623%), January 26, 2040(178.146860%), January 26, 2041(183.954486%), January 26, 2042(189.951363%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2045(22.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2033(146.307600%), January 26, 2036(156.788900%), January 26, 2036(162.307900%), January 26, 2036(167.393500%), January 26, 2039(180.058000%), January 26, 2040(186.396100%), January 26, 2041(192.957200%), January 26, 2042(199.749300%), January 26, 2043(206.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2045(221.594000%), January 26, 2046(229.394100%), January 26, 2047(237.468800%), January 26, 2047(237.468800%), January 26, 2051(272.711600%), January 26, 2046(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%	
19 20	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	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or 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	
- 00	Non-compliant transitioned features	No	No	No	
36	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by 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)	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 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)	78014RDV9	78014RDZ0			
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-eligi	ole Contractual	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	USD 1	USD 85			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	February 17, 2022	18-Feb-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	February 17, 2026	18-Feb-25			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	February 17, 2024(101.900%)				
16	Subsequent call dates, if applicable	February 17, 2024(101.900%), August 17, 2024(101.900%), February 17, 2025(101.900%), August				
		17, 2025(101.900%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed-Float			
18	Coupon rate and any related index	1.90%	Y1-1.25: 1.25%, Y1.25-3: 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 bank					
Included in TLAC not included in regulatory capital						
1 Issuer	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 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)	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-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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 2	GBP 4.7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	4-Mar-22	11-Mar-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	18-Feb-27	11-Mar-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 18, 2023(101.700%)	March 11, 2023(102.000%)	
16	Subsequent call dates, if applicable	August 18, 2023(101.700%), February 18,	June 11, 2023(102.000%), September 11,	
		2024(101.700%), August 18, 2024(101.700%), February	2023(102.000%), December 11, 2023(102.000%), March	
		18, 2025(101.700%), August 18, 2025(101.700%),	11, 2024(102.000%), June 11, 2024(102.000%),	
		February 18, 2026(101.700%), August 18, 2026(101.700%)		
			2024(102.000%), March 11, 2025(102.000%), June 11,	
			2025(102.000%), September 11, 2025(102.000%),	
			December 11, 2025(102.000%), March 11,	
			2026(102.000%), June 11, 2026(102.000%), September	
			11, 2026(102.000%), December 11, 2026(102.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	1.70%	2.00%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	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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Disc	osure template for main features of regulatory capital	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400413246	XS2416599251	78014REA4
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-		N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2	4.2	USD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Mar-22	15-Mar-22	17-Mar-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Mar-25	16-Mar-26	17-Mar-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	165	March 16, 2024(102,380%)	103
16 Subsequent call dates, if applicable		September 16, 2024(102.380%), March 16,	
		2025(102.380%), September 16, 2025(102.380%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.38%	Y1-1.25: 1.80%, Y1.25-3: SOFR, subject to floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capital in	nstruments	
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)	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	1073	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 5	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

Disclosu	are 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)	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

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

	Disclosur	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 i	dentifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400419011	XS2400422312	XS2451409671
	ng law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	struments governed by foreign law)			
	ory treatment			
	sitional Basel III rules	N/A	N/A	N/A
5 Post-	-transitional Basel III rules	N/A	N/A	N/A
	ble at solo/group/group&solo	N/A	N/A	N/A
	ument 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	No longer TLAC eligible (<365 days)
	e of instrument	USD 1.2	EUR 1	USD 2.3
	ing classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	date of issuance	1-Apr-22	1-Apr-22	1-Apr-22
	al or dated	Dated	Dated	Dated
	inal maturity date	1-Apr-25	1-Apr-25	1-Apr-24
	all subject to prior supervisory approval	Yes	Yes	Yes
	onal call date, contingent call dates and redemption amount	165	'April 1, 2023(100.680%),	Tes
	onal call date, conlingent call dates and redemption amount sequent call dates, if applicable		October 1, 2023(100.680%), April 1, 2024(100.680%),	
16 Subs	sequent can dates, il applicable		October 1, 2023(100.680%), April 1, 2024(100.680%), October 1, 2024(100.680%)	
Coupon	s/dividends		October 1, 2024(100.660%)	
	d or floating dividend/coupon	Float	Fixed	Float
	pon rate and any related index	SOFR, subject to cap and floor	0.68%	SOFR, subject to cap and floor
	tence of a dividend stopper	No	No	No
	r discretionary, partially discretionary or mandatory tence of a step up or other incentive to redeem	Mandatory No	Mandatory	Mandatory
			No	No
	cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	ble or non-convertible	Non-convertible	Non-convertible	Non-convertible
	nvertible, conversion trigger (s)	N/A	N/A	N/A
	nvertible, fully or partially	N/A	N/A	N/A
	nvertible, conversion rate	N/A	N/A	N/A
	nvertible, mandatory or optional conversion	N/A	N/A	N/A
	nvertible, specify instrument type convertible into	N/A	N/A	N/A
	nvertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	wn feature	No	No	No
	ite-down, write-down trigger (s)	N/A	N/A	N/A
	ite-down, full or partial	N/A	N/A	N/A
	ite-down, permanent or temporary	N/A	N/A	N/A
	f temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of	subordination	Exemption	Exemption	Exemption
	in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-com	npliant transitioned features	No	No	No
	pecify non-compliant features	N/A	N/A	N/A

Statute   Stat		Disclosure template for main features of regulatory capital instruments				
1   Issuer   Royal Bank of Canada   Royal Bank of Canada   Royal Bank of Canada   Schorting law(s) of the instrument   S245409838   X52400422742						
2   Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)   XS2451409833   XS2400422742		Included in TLAC not inc				
3   Governing law(s) of the instrument   Province of Ontario   Province of Ontario   Province of Ontario						
Same Nears 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 restations   Regulatory re	3			Province of Ontario		
Regulatory treatment	3a		ible N/A	N/A		
Transitional Basel III rules   N/A   N/A   N/A						
Fost-transitional Basel III rules   N/A   N/A   N/A						
6 Eligible at solo/group/group/solo Asolo 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 USD 2.67 1 USD 1.9 1 Accounting classification 1 Liability - fair value option 1 Didginal date of issuance 2 A-Apr-22 3 5-Apr-22 1 Perpetual or dated 1 Dated 2 Dated 3 Original maturity date 3 Original maturity date 4 -Apr-25 5 -Apr-24 1 Issuer call subject to prior supervisory approval 1 Source and subject to prior supervisory approval 2 Fixed or floating dividend/coupon 3 Coupons/dividends 4 Coupons/dividends 4 Coupons/dividends 5 Fixed or floating dividend/coupon 5 Existence of a dividend stopper 8 No No 8 No 9 Existence of a step up or other incentive to redeem 9 No No 9 Mandatory 1 Existence of a step up or other incentive to redeem 9 No No-cumulative 1 Subsence of a step up or other incentive to redeem 9 Non-cumulative 1 Sistence of a step up or other incentive to redeem 1 Non-cumulative 2 If convertible or non-convertible 2 If convertible or optional conversion in the form of the						
Testrument 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 USD 2.67 USD 1.9 10 Accounting classification Liability - fair value option Liability - fai						
9 Par value of instrument 10 Accounting classification 11 Criginal date of issuance 14-Apr-22 12 Perpetual or dated 13 Original maturity date 14 Apr-25 15 Apr-22 16 Perpetual or dated 17 Original maturity date 18 Apr-25 19 Dated 19 Dated 19 Dated 19 Dated 19 Dated 10 Dated 10 Dated 10 Dated 10 Dated 10 Dated 11 Original maturity date 14 Apr-25 15 Apr-24 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 Coupons/dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 No 10 N						
10   Accounting classification   Liability - fair value option   Liability - fair value option   Liability - fair value option   11   Original date of issuance   4-Apr-22   5-Apr-22   12   Perpetual or dated   Da	8					
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Apr-22 15 Apr-24 16 Issuer call subject to prior supervisory approval 17 Issuer call subject to prior supervisory approval 18 Subsequent call dates, if applicable 19 Coupons/dividends 19 Coupon rate and any related index 19 Existence of a dividend/scoupon 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 39 NiA 30 Write-down, prefament or temporary 30 If write-down, write-down fliger (s) 30 Write-down, mite-down, full or partiall 31 NiA 32 If write-down, full or partiall 32 NiA 33 If write-down, full or partiall 30 NiA 30 NiA 31 If write-down, full or partiall 30 NiA 31 If write-down, full or partiall 30 NiA 31 If write-down, full or partiall 31 NiA 31 Ni	9					
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 Evistence of a dividend stopper 19 Evistence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 30 Write-down, analysis of the more of temporary 31 If write-down, write-down, trigger (s) 32 If write-down, full or partiall 33 If write-down, full or partiall 34 N/A 35 If write-down, full or partiall 36 N/A 37 N/A 38 N/A 39 If write-down, full or partiall 30 N/A 30 N/A 31 If write-down, full or partiall 30 N/A 31 N	11					
14   Issuer call subject to prior supervisory approval   Yes   Yes						
15   Optional call date, contingent call dates and redemption amount   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Fixed or floating dividend/s   Float   Float   Float   Float   Float   Float   SOFR, subject to cap and floor   SOFR, subject to cap and flo	13		4-Apr-25	5-Apr-24		
Subsequent call dates, if applicable   Coupons/dividends   Float	14	Issuer call subject to prior supervisory approval	Yes	Yes		
Coupons/dividends	15	Optional call date, contingent call dates and redemption amount				
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  SOFR, subject to cap and floor  No  No  No  No  No  No  Existence of a dividend stopper  No  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)  No  No  No  No  No  No  No  No  No  N	16	Subsequent call dates, if applicable				
18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, pandatory or optional conversion 29 If convertible, pandatory or optional conversion 30 Write-down, write-down trigger (s) 31 If write-down, write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 30 No 31 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 30 No 31 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 31 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary 30 No 31 No 32 If write-down, permanent or temporary		Coupons/dividends				
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 30 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 30 N/A 31 If write-down, permanent or temporary 31 N/A 32 If write-down, permanent or temporary 32 N/A 34 N/A 35 N/A 36 N/A 37 N/A 38 N/A 39 N/A 30 N/A 30 N/A 30 N/A 30 N/A 31 If write-down, permanent or temporary 30 N/A 31 If write-down, permanent or temporary 31 N/A 32 N/A 33 N/A 34 N/A 35 N/A 36 N/A 37 N/A 38 N/A 39 N/A	17	Fixed or floating dividend/coupon	Float	Float		
Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  No  No  No  No  No  No  No  No-convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  No  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  N/A  If convertible, specify instrument it converts into  N/A  If write-down, write-down trigger (s)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	18		SOFR, subject to cap and floor	SOFR, subject to cap and floor		
21 Existence of a step up or other incentive to redeem  No 22 Noncumulative or cumulative  Non-convertible or non-convertible  Non-converti	19	Existence of a dividend stopper	No	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	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A	21	Existence of a step up or other incentive to redeem	No	No		
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	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
25 If convertible, fully or partially  26 If convertible, conversion rate  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	23	Convertible or non-convertible	Non-convertible	Non-convertible		
26         If convertible, conversion rate         N/A         N/A           27         If convertible, mandatory or optional conversion         N/A         N/A           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	24	If convertible, conversion trigger (s)	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	25	If convertible, fully or partially	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	26	If convertible, conversion rate	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	27	If convertible, mandatory or optional conversion	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				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				N/A		
32         If write-down, full or partial         N/A         N/A           33         If write-down, permanent or temporary         N/A         N/A			No	No		
32         If write-down, full or partial         N/A         N/A           33         If write-down, permanent or temporary         N/A         N/A	31		N/A	N/A		
33 If write-down, permanent or temporary N/A N/A				N/A		
34 If temporary write-down, description of write-down mechanism	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						

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 capital						
1 Issuer	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(131.90000%), July 8, 2029(131.980000%), July 8, 2029(131.980000%), July 8, 2029(131.980000%), July 8, 2029(131.980000%), October 8, 2029(141.440000%), January 8, 2030(144.90000%), April 8, 2030(148.10000%), July 8, 2031(148.10000%), July 8, 2031(153.360000%), July 8, 2031(155.360000%), July 8, 2031(155.360000%), 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, 2034(178.160000%), July 8, 2034(178.20000%), July 8, 2035(184.50000%), October 8, 2035(186.66000%), July 8, 2035(184.50000%), July 8, 2035(184.50000%), July 8, 2035(184.50000%), October 8, 2035(186.66000%), July 8, 2035(184.50000%), October 8, 2035(184.50000%), October 8, 2035(184.50000%), October 8, 2035(184.50000%), October 8,	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(222.9890631%), April 8, 2043(239.660893%) 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, 2047(283.075049%) April 8, 2045(236.0752761%), 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 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)	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			

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 capital						
1   Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416606130	CA009A79V896	XS2400425091			
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 5.075	EUR 25	USD 1			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	12-Apr-22	12-Apr-22	13-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	12-Apr-25	12-Apr-52	13-Apr-25			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		April 12, 2035(102.660%)				
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.66%	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

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

Disclos	sure template for main features of regulatory capital	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capital	al	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451412626	XS2416605322	XS2451414325
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD .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
ir you, specify non-compliant reatures	14//3	13/73	13073

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments is					
	Included in TLAC not included in regulatory capital					
	Issuer	Royal Bank of Canada	Royal Bank of Canada			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416613003	XS2451414168			
	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-eligib	ile N/A	N/A			
	nstruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)			
	Par value of instrument	USD 2	USD 1			
	Accounting classification	Liability - fair value option	Liability - fair value option			
	Original date of issuance	21-Apr-22	21-Apr-22			
	Perpetual or dated	Dated	Dated			
13	Original maturity date	21-Apr-25	21-Apr-24			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	SOFR, subject to cap and floor	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			
	Non-compliant transitioned features	No	No			
	If yes, specify non-compliant features	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 Issuer Royal Bank of Canada Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416614662	XS2416616105		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	le N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 1	GBP 2.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	26-Apr-22	27-Apr-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	26-Apr-24	27-Oct-23		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or 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

Disclos	ure template for main features of regulatory cap	nital 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			
3 Governing law(s) of the instrument	Province of Ontario	Province 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			

Disclos	sure template for main features of regulatory cap	nital 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-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, 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 Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No N					
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	

Disclo	sure template for main features of regulatory car	nital instruments			
5.500	Other TLAC instruments issued directly by the				
Cine LEAC installers is season unless by 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)	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				
		issued directly by the bank			
		luded in regulatory capital			
1	ssuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451429513	78014REL0		
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-eligi		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	USD 8.3	USD 8.8		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	13-May-22	13-May-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	13-May-25	13-May-25		
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	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 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	31-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			

Disclosure template for main features of regulatory capital instruments				
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					
	Outer TEAC installation in sequence unless by the Bank Included in TLAC not included in regulatory capital					
1 Issuer	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

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

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

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	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 featu	res of regulatory capital instruments					
		issued directly by the bank					
		cluded in regulatory capital					
1							
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				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig		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 1.040				
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	2023(103.400 %)					
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				
24-	Type of subordination	Exemption	Exemption				
34a							
34a 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	Unsubordinated No				

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

Disclosure template for main features of regulatory capital instruments				
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						
	Other TLAC instruments is						
	Included in TLAC not included in regulatory capital						
	Issuer	Royal Bank of Canada	Royal Bank of Canada				
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497633573	XS2472683676				
	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-eligib	le N/A	N/A				
	nstruments governed by foreign law						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments				
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)				
	Par value of instrument	EUR 2.5	GBP 3.5				
	Accounting classification	Liability - fair value option	Liability - fair value option				
	Original date of issuance	8-Jul-22	11-Jul-22				
	Perpetual or dated	Dated	Dated				
13	Original maturity date	8-Jul-32	11-Jan-24				
14	Issuer call subject to prior supervisory approval	Yes	Yes				
15	Optional call date, contingent call dates and redemption amount						
16	Subsequent call dates, if applicable						
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Float	Float				
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	SONIA, subject to cap and floor				
19	Existence of a dividend stopper	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A				
25	If convertible, fully or partially	N/A	N/A				
26	If convertible, conversion rate	N/A	N/A				
27	If convertible, mandatory or optional conversion	N/A	N/A				
28	If convertible, specify instrument type convertible into	N/A	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A				
30	Write-down feature	No	No				
31	If write-down, write-down trigger (s)	N/A	N/A				
32	If write-down, full or partial	N/A	N/A				
33	If write-down, permanent or temporary	N/A	N/A				
34	If temporary write-down, description of write-down mechanism	N/A	N/A				
34a	Type of subordination	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
	Non-compliant transitioned features	No	No				
	If yes, specify non-compliant features	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 capital						
1   Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472709141	CA009A7JEYT7	CA009A7JJ008			
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 1.3	EUR 25	EUR 25			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	12-Jul-22	12-Jul-22	14-Jul-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	12-Jul-25	12-Jul-52	14-Jul-42			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		July 12, 2037(104.030%)	July 14, 2030(103.990%)			
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed			
18 Coupon rate and any related index	SOFR, subject to cap and floor	4.03%	3.99%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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, 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 feature	res of regulatory capital instruments					
		issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1	Issuer	Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada XS2472683759	XS2497639182				
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-eligi		N/A				
	instruments governed by foreign law						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9	Par value of instrument	USD 3	EUR 1.3				
10	Accounting classification	Liability - fair value option	Liability - fair value option				
11	Original date of issuance	18-Jul-22	19-Jul-22				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	18-Jul-25	19-Jul-29				
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	Fixed-Float				
18	Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 1%, Y2-7: EURIBOR, subject to cap and floor				
19	Existence of a dividend stopper	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A				
25	If convertible, fully or partially	N/A	N/A				
26	If convertible, conversion rate	N/A	N/A				
27	If convertible, mandatory or optional conversion	N/A	N/A				
28	If convertible, specify instrument type convertible into	N/A	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A				
30	Write-down feature	No	No				
31	If write-down, write-down trigger (s)	N/A	N/A				
32	If write-down, full or partial	N/A	N/A				
33	If write-down, permanent or temporary	N/A	N/A				
34	If temporary write-down, description of write-down mechanism	N/A	N/A				
34a	Type of subordination	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
36	Non-compliant transitioned features	No	No				
37	If yes, specify non-compliant features	N/A	N/A				

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

Disclos	ure template for main features of regulatory capital ins	truments	
	Included in TLAC not included in regulatory capital		
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497638960	XS2497647367	XS2497647441
			Province of Ontario
	N/A		N/A
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
			Other TLAC Instruments
			No longer TLAC eligible (<365 days)
Par value of instrument	GBP 1	USD 5	USD 5
			Liability - fair value option
			29-Jul-22
			Dated
			29-Apr-24
			Yes
		165	165
1	2024(102.700%), May 2, 2024(102.700%)		
			Float
			SOFR, subject to cap and floor
			No
			Mandatory
			No
		Non-cumulative	Non-cumulative
		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
	N/A	N/A	N/A
	N/A	N/A	N/A
	N/A	N/A	N/A
Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
Non-compliant transitioned features	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 Post-transitional Post-transitional Post-transitional Post-transition	Issuer   Country   Count	Included in TLAC not included in regulatory capital

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

Disclosure template for main features of regulatory capital instruments						
3.63.61	Other TLAC instruments issued directly by 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)	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)	No longer TLAC eligible (<365 days)			
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%)			
	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		

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 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			

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 Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
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)	No longer TLAC eligible (<365 days)			
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		
<li>6 Eligible at solo/group.</li>		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		

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 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			

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital						
1 Issuer	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			
11 yes, specify non-compliant reatures	INA	INV	IN/A			

Disclos	ure template for main features of regulatory cap	nital instruments	
3.00.00	Other TLAC instruments issued directly by the	e bank	
	Included in TLAC not included in regulatory 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)	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	No longer TLAC eligible (<365 days)
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory	capital		
1 Issuer	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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 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	100	155	August 18, 2023(102.000%)	
16 Subsequent call dates, if applicable			November 18, 2023(102.000%), February 18,	
To Cabboquetti can dated, ii approable			2024(102.000%), May 18, 2024(102.000%), August 18,	
			2024(102.000%), November 18, 2024(102.000%),	
			February 18, 2025(102.000%), May 18, 2025(102.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Fixed	
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor	2%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
	N/A			
31 If write-down, write-down trigger (s)		N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 car	nital instruments	
3.63.61	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)	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)	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	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

ure template for main features of regulatory capita	al instruments	
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
		XS2497686266
		Province of Ontario
N/A		N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
EUR 5	USD 30	USD .5
		Liability - fair value option
		22-Aug-22
Dated	Dated	Dated
	19-Aug-24	22-Feb-24
Yes		Yes
August 19, 2023(101.610%)		
(		
Fixed	Float	Float
1.61%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
No	No	No
Mandatory	Mandatory	Mandatory
No	No	No
Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible
N/A	N/A	N/A
No	No	No
N/A	N/A	N/A
Exemption		Exemption
Unsubordinated	Unsubordinated	Unsubordinated
No	No	No
N/A		
	Other TLAC instruments issued directly by the techniculated in TLAC not included in regulatory cap Royal Bank of Canada XS2497662754 Province of Ontario NI/A NI/A NI/A NI/A NI/A NI/A TLAC instruments No longer TLAC eligible (<365 days) EUR 5 Liability - fair value option 19-Aug-22 Dated 19-Aug-22 Dated 19-Aug-24 Yes August 19, 2023(101.610%) November 19, 2023(101.610%), February 19, 2024(101.610%) Fixed 1.61% No Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	XS2497662754

Disclos	ure template for main features of regulatory cap	pital instruments	
210000	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)	XS2497686936	XS2497687231	780086VP6
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments						
		issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1							
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				

Disclosi	are template for main features of regulatory capital ins	truments	
Issuer		Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP_ISIN, or Bloomberg identifier for private placement)			78014RGE4
			New York
			Contractual
		o madaan	Contractadi
	N/A	N/A	N/A
	N/A		N/A
	N/Δ		N/A
			Other TLAC Instruments
			No longer TLAC eligible (<365 days)
			USD 114
			Liability - fair value option
			29-Aug-22
			Dated
			29-Aug-24
			Yes
	res		August 29, 2023(104.100%)
			November 29, 2023(104.100%), February 29,
		November 29, 2023(104.000%)	2024(104.100%), May 29, 2024(104.100%)
			Fixed
			4.10%
			No
			Mandatory
			No
		Non-cumulative	Non-cumulative
	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
	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
			Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	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 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, epocify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Witte-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down description of write-down mechanism Type of subordination	Sever   Cher TLAC instruments issued directly by the bank   Included in TLAC not included in TLAC not included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital

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			
Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RGF1	XS2518114660	XS2497690615			
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)			
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					
	2024(104.250%), November 29, 2024(104.250					
	February 28, 2025(104.250%), May 29, 2025(1	104.250%)				
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			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 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 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)	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(17			
	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 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)	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 the 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 capital in	nstruments				
	Other TLAC instruments issued directly by 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)	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)	No longer TLAC eligible (<365 days)	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%)				
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 instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 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			
in yes, specify non-compilant realtines	INA	INA	IVA			

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	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
Amount recognised in regulatory 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 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,
Subsequent can dates, if applicable	2024(104.400%), March 15, 2025(104.400%)		2024(104.200%), June 16, 2024(104.200%)
Coupons/dividends	2024(104.400%), March 15, 2025(104.400%)		2024(104.200%), June 10, 2024(104.200%)
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
	Non-cumulative	Non-cumulative	
			Non-cumulative
	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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 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)	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	
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 2.5	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%)	
Owner W. Starts		2036(229.700%)		
Coupons/dividends  17 Fixed or floating dividend/coupon	Float	Zero	Fixed	
17 Fixed or floating dividend/coupon  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	4.00% No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	No	No Mandatory	No No	
21 Existence of a step up or other incentive to redeem  22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	
25 If convertible, fully or partially	N/A N/A	N/A	N/A N/A	
26 If convertible, conversion rate	N/A N/A	N/A	N/A	
27 If convertible, 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	
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 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	
	N/A N/A	N/A N/A	N/A N/A	
34 If temporary write-down, description of write-down mechanism			1.01.1	
34a Type of subordination  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption	Exemption Unsubordinated	Exemption	
	Unsubordinated		Unsubordinated	
Non-compliant transitioned features     If yes, specify non-compliant features	No N/A	No N/A	No N/A	
37 It yes, specify non-compliant leatures	IN/A	IN/A	IN/A	

	Disclosure template for main features of regu	latory capital instruments	
	Other TLAC instruments issued dire		
	Included in TLAC not included in re		
1 Issuer	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 achiev		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)	No longer TLAC eligible (<365 days)	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 3	0
	2000201.00, 2020(10 1.010 %)	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 sen		Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No

	Disclosure template for main features of regulatory capital instruments					
		issued directly by the bank				
		cluded in regulatory capital				
1						
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524118366	XS2539390281			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig	ible N/A	N/A			
	instruments governed by foreign law					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 2.1	EUR 15			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	7-Oct-22	13-Oct-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	7-Oct-27	13-Oct-37			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount		October 13, 2027(105.300%)			
16	Subsequent call dates, if applicable		October 13, 2028(105.300%), October 13, 2029(105.300%), October 13, 2030(105.300%), October 13, 2031(105.300%), October 13, 2032(105.300%), October 13, 2033(105.300%), October 13, 2034(105.300%), October 13, 2035(105.300%), October 13, 2036(105.300%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed			
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.30%			
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 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)	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 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHJ2	78014RHK9	XS2524128167		
3 Governing law(s) of the instrument	New York	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	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	No longer TLAC eligible (<365 days)		
9 Par value of instrument	USD 18.25	USD 5.76	GBP 1.5		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	18-Oct-22	18-Oct-22	19-Oct-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	18-Oct-24	18-Oct-27	19-Jan-24		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	October 18, 2023(105.000%),	October 18, 2024(105.700%)	October 19, 2023(105.250%)		
16 Subsequent call dates, if applicable	January 18, 2024(105.000%), April 18, 2024(105.000%),				
	July 18, 2024(105.000%)	April 18, 2026(105.700%), October 18, 2026(105.700%),			
		April 18, 2027(105.700%)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	5.000%	5.700%	5.25%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclo	sure template for main features of regulatory capi	ital instruments	
	Other TLAC instruments issued directly by the		
	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)	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

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)	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 t	the bank			
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHU7	XS2539397880	780086VU5		
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	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 (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539413596	78014RHQ6	78014RHM5	
3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 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)	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	USD 3.668	USD 14.213	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	28-Oct-22	28-Oct-22	28-Oct-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	28-Oct-24	28-Oct-25	28-Oct-27	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		October 28, 2023(105,650%)	October 28, 2023(106.000%)	
16 Subsequent call dates, if applicable		January 28, 2024(105.650%), April 28, 2024(105.650%),	January 28, 2024(106.000%), April 28, 2024(106.000%),	
		July 28, 2024(105.650%), October 28, 2024(105.650%),	July 28, 2024(106.000%), October 28, 2024(106.000%),	
		January 28, 2025(105.650%), April 28, 2025(105.650%),	January 28, 2025(106.000%), April 28, 2025(106.000%),	
		July 28, 2025(105.650%)	July 28, 2025(106.000%), October 28, 2025(106.000%),	
		, (	January 28, 2026(106.000%), April 28, 2026(106.000%),	
			July 28, 2026(106.000%), October 28, 2026(106.000%),	
			January 28, 2027(106.000%), April 28, 2027(106.000%),	
			July 28, 2027(106.000%)	
			day 20, 2027 (100.00070)	
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	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	No Unsubordinated	No Unsubordinated	No Unsubordinated	
36 Non-compliant transitioned features  37 If yes, specify non-compliant features	N/A	N/A	N/A	
37   ii yes, specify non-compliant leatures	IN/A	IN/A	IN/A	

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%),		January 31, 2024(105.500%), April 30, 2024(105.500%),
	April 28, 2026(105.900%), October 28, 2026(105.900%),		July 31, 2024(105.500%)
	April 28, 2027(105.900%)		, , , , , , , , , , , , , , , , , , , ,
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	5.900%	SOFR, subject to floor	5.500%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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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				
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 regulatory of	capital	
1 Issuer	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	23-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		

	Dicelegure template for main feats	rec of regulatory capital instruments			
_	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 requisitory 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		

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

Disclosure template for main features of regulatory capital instruments				
2,000	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)	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 7.83
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 25, 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%), March 15, 2027(105.650%), June 15, 2027(105.650%), June 15, 2027(105.650%), September 15, 2027(105.650%)	March 14, 2024(105.000%), June 14, 2024(105.000%), September 14, 2024(105.000%), December 14, 2024(105.000%), 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
		L	I .	

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

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

Disclosure template for main features of regulatory capital 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 capital					
1 Issuer	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	

		re template for main features of regulatory capital instr		
		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

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

Disclosure template for main features of regulatory capital instruments					
210010	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WL4	78014RKJ8	78014RKL3		
3 Governing law(s) of the instrument	Province of Ontario	New York	New York		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bar	nk			
Included in TLAC not included in regulatory capital					
1 Issuer	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	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 6 Eligible at solo/group/group&solo 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 N/A - Amount eligible for TLAC only N/A - Amount eligible fo	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 - Amount eligible for TLAC only  18 N/A - Amount eligible for TLAC only  18 Par value of instrument  20 EUR 36  18 USD 5  10 Accounting classification  1 Liability - fair value option  1 Liability - fair value option  1 Original date of issuance  1 Perpetual or dated  1 Dated  1 Dated  1 Dated	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 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	

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

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1 Issuer	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 insurantity perconvertible 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	0.55% 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 Dither 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%), August 22, 2028(105.350%), February 22, 2029(105.350%), August 22,

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLB4	78014RKZ2	78014RLA6		
3 Governing law(s) of the instrument	New York	New York	New York		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	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		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1 Issuer	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)	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 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	100	100	February 28, 2026(105.300%)		
16 Subsequent call dates, if applicable			August 28, 2026(105.300%), February 28,		
To Cabooquoni san actor, ii apprisable			2027(105.300%), August 28, 2027(105.300%), February		
			28, 2028(105.300%), August 28, 2028(105.300%),		
			February 28, 2029(105.300%), August 28,		
			2029(105.300%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Float	Fixed		
18 Coupon rate and any related index	SONIA, subject to cap and floor	SONIA, subject to cap and floor	5.30%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A	N/A N/A		
	No No	No	No No		
	N/A				
31 If write-down, write-down trigger (s)		N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	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, 2030(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	sure template for main features of regulatory capita	Linstruments	
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)	XS2581412371	XS2581412454	78014RLG3
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	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	100	100	March 10. 2025(105.250%)
16 Subsequent call dates, if applicable			June 10, 2025(105.250%), September 10,
			2025(105.250%), December 10, 2025(105.250%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	SONIA, subject to cap and floor	5.25%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	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

3 Governing law(s) of the instrument	Bloomberg identifier for private placement)	re template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Roval Bank of Canada							
Unique identifier (eg CUSIP, ISIN, or 3 Governing law(s) of the instrument     Means by which enforceability require eligible instruments governed by foreig	Bloomberg identifier for private placement)	Included in TLAC not included in regulatory capital							
Unique identifier (eg CUSIP, ISIN, or 3 Governing law(s) of the instrument     Means by which enforceability require eligible instruments governed by foreig	Bloomberg identifier for private placement)			Included in TLAC not included in regulatory capital					
3 Governing law(s) of the instrument 3a Means by which enforceability require eligible instruments governed by foreig	Bloomberg identifier for private placement)		Royal Bank of Canada	Royal Bank of Canada					
3 Governing law(s) of the instrument 3a Means by which enforceability require eligible instruments governed by foreig		780086WY6	78014RLQ1	78014RLP3					
eligible instruments governed by foreig		Province of Ontario	New York	New York					
	ment of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual					
Regulatory treatment	gn law)								
4 Transitional Basel III rules		N/A	N/A	N/A					
<li>5 Post-transitional Basel III rules</li>		N/A	N/A	N/A					
6 Eligible at solo/group/group&solo	)	N/A	N/A	N/A					
7 Instrument type (types to be specified)	cified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments					
8 Amount recognised in regulatory cap	oital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only					
9 Par value of instrument		2.0	USD 80	USD 2.46					
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option					
11 Original date of issuance		13-Mar-23	13-Mar-23	15-Mar-23					
12 Perpetual or dated		Dated	Dated	Dated					
13 Original maturity date		13-Mar-28	13-Mar-30	15-Mar-28					
14 Issuer call subject to prior supervisor	ry approval	Yes	Yes	Yes					
15 Optional call date, contingent call	I dates and redemption amount	March 13, 2025(105.150%)		March 15, 2025(105.550%)					
16 Subsequent call dates, if applicat	ble	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%)					
Coupons/dividends  17 Fixed or floating divid	2. 2/	Fixed	Float	Fixed					
18 Coupon rate and any related inde	ex		SOFR, subject to cap and floor	5.55%					
		No	No	No					
20 Fully discretionary, partially discretionary partially discretionary.		Mandatory	Mandatory	Mandatory					
	icentive 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 optio			N/A	N/A					
28 If convertible, specify instrument			N/A	N/A					
29 If convertible, specify issuer of ins	strument 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 temp		N/A	N/A	N/A					
	cription of write-down mechanism		N/A	N/A					
34a Type of subordination		Exemption	Exemption	Exemption					
	n liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated					
36 Non-compliant transitioned features		No	No	No					
37 If yes, specify non-compliant features	S	N/A	N/A	N/A					

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

osure template for main features of regulatory capital in	nstruments					
Included in TLAC not included in regulatory capital						
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
78014RLK4	78014RLJ7	XS2581431595				
New York	New York	Province of Ontario				
Contractual	Contractual	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	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only				
USD 2.050	USD 6.347	USD 1.905				
Liability - fair value option	Liability - fair value option	Liability - fair value option				
16-Mar-23	16-Mar-23	22-Mar-23				
Dated	Dated	Dated				
16-Mar-26	16-Sep-24	22-Mar-28				
Yes	Yes	Yes				
March 16, 2024(105,550%)	March 16, 2024(105,400%)	March 22, 2026(105.700%)				
		March 22, 2027(105.700%)				
		, , , , , , , , , , , , , , , , , , , ,				
16, 2025(105.550%), June 16, 2025(105.550%),						
September 16, 2025(105.550%), December 16,						
2025(105.550%)						
Fixed	Fixed	Fixed				
5.55%	5.40%	5.70%				
No	No	No				
Mandatory	Mandatory	Mandatory				
No	No	No				
Non-cumulative	Non-cumulative	Non-cumulative				
Non-convertible	Non-convertible	Non-convertible				
N/A	N/A	N/A				
N/A	N/A	N/A				
N/A	N/A	N/A				
N/A	N/A	N/A				
N/A	N/A	N/A				
N/A	N/A	N/A				
	N -	No				
No	INO					
No N/A	N/A	N/A				
N/A	N/A	N/A				
N/A N/A	N/A N/A	N/A N/A				
N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A				
N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A Exemption				
N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A				
	Other TLAC instruments issued directly by the bar Included in TLAC not included in regulatory capita Royal Bank of Canada 78014RLK4 New York Contractual NIA New York Contractual NIA NA NIA NIA NIA NIA NIA NIA NIA NIA	Royal Bank of Canada   Royal Bank of Canada   78014RLX4   78014RLX7   78014R				

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory	capital			
1 Issuer	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		
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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 (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 applicable			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	
_ U/	in you, opposity from complicate founding	p	part.	1477	

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					
	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)	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			
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 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		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			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A	N/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			
31	ii yes, specify non-compilant reatures	INA	IN/A	IN/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

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

	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	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			
() I							
			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	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			
51000	Other TLAC instruments issued directly by the bank				
Outer TEAC installation is separated unleted by the balls.  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		

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

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 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)	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 car	oital	
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

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by					
Included in TLAC not included in regulatory capital						
1 Issuer	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 reacutes	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, 2030(105.500%), May 17, 2030(105.500%), May 17, 2031(105.500%), November 17, 2031(105.500%), November 17, 2032(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		

Disclos	sure template for main features of regulatory capital instr	uments	
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, 2032(105.450%), November 23, 2031(105.450%), May 23, 2032(105.450%), November 23, 2032(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		
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		

	Disclosu	re template for main features of regulatory	capital instruments			
	Other TLAC instruments issued directly by 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%), February 26, 2035(105.450%), November 26, 2035(105.450%), November 26, 2035(105.450%), November 26, 2035(105.450%), November 26, 2036(105.450%), November 26, 2037(105.450%), N		
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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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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, 2029(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%), 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
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						
	Orien LEAC instruments issued unleady by the bank					
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	255577257 10, 252 1(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, 2032(106.100%), June 14, 2032(106.100%), June 14, 2032(106.100%), December 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	
DISCIO	Other TLAC instruments issued directly by the bank	uments	
	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		

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

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			

Disclosure template for main features of regulatory capital 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	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	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(105.600%)
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 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)	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 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	ure template for main features of regulatory o	canital instruments		
Disclose	Other TLAC instruments issued directly by			
Included in TLAC not included in regulatory capital				
1 Issuer	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(134.062500%), 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

Disclos	ure template for main features of regulatory capital instr	uments	
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

Dicalco	ure template for main features of regulatory conital instru	umanta		
Disclosure template for main features of regulatory capital instruments  Other TLAC instruments issued directly by 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	

Posts.				
Disclosure template for main features of regulatory capital instruments  Other TLAC instruments issued directly by the bank				
Other TLAC instruments issued directly by the bank				
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)			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	
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	oor it, 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 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 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

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

Disclose	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by 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 Careequent san acree, if approache	January 26, 2027(105.550%), July 26, 2027(105.550%),	January 26, 2027(106.000%), July 26, 2027(106.000%),	cary 25, 2525(155.55577)	
	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	1973	1973	TM//3	

	Disclos	re 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
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	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 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	Optional call date, contingent call dates and redemption amount	July 31, 2025(106.050%)	July 31, 2025(105.930%)	July 31, 2025(105.720%)
16	Subsequent call dates, if applicable	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 or floating dividend/coupon	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	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by 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	Fig. 4	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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Susuer   Included in TLAC not included in regulatory capital	Disclosure template for main features of regulatory capital instruments						
Section   The Control   The	DISCIOS						
100.0000000000000000000000000000000000	1 Issuer		Royal Bank of Canada	Royal Bank of Canada			
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)						
Application   Processing   Pr			New York	Province of Ontario			
Report of Processing Continues   No.   N							
Prosperation family in the comment of the comment							
Productional Boxel II united   Egyption a Company prographic pro	Regulatory treatment						
Fig.   Eight et sohzprographophophophophophophophophophophophophop	4 Transitional Basel III rules	N/A	N/A	N/A			
To Informer type (Spee to be specified by plantediotion)   No. Amount eligible for LAC only   No. Amount eligible for	5 Post-transitional Basel III rules	N/A	N/A	N/A			
Part value of Extraction   No Amount despite to TLAC carry   No Amount despite for TLAC carry   No.	6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
Part value of returnment	7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
10   Congrant destination	8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 2.49	CAD 0.233			
12   Prigration of colored   David   David   David   David   David   David   Private	10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
13   Column desirative data   Security data   Security (1997)	11 Original date of issuance	7/31/2023	7/31/2023	8/1/2023			
13   Congrant residently date   1731/2028   1731/202	12 Perpetual or dated	Dated	Dated	Dated			
10   Succeed at August 12 priors approved   Yes							
Displace and if date, compared and dates and rederingtion amount   July 31, 2028 (105.6509)   July 3							
Subsequent cair dates,     applicable							
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  Sustence of a dividend stopper  No  No  No  No  No  No  No  No  No  N		2029(105.450%), April 30, 2029(105.450%), July 31, 2039(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%), October 31, 2031(105.450%), July 31, 2031(105.450%), October 31, 2032(105.450%), July 31, 2032(105.450%), April 30, 2032(105.450%), July 31, 2032(105.450%), April 30, 2033(105.450%), July 31, 2033(105.450%), October 31, 2033(105.450%), July 31, 2034(105.450%), October 31, 2033(105.450%), July 31, 2034(105.450%), October 31, 2033(105.450%), July 31, 2036(105.450%), October 31, 2033(105.450%), July 31, 2036(105.450%), October 31, 2035(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), July 31, 2036(105.450%), October 31, 2037(105.450%), July 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%), July 31, 2037(105.450%), July 31, 2037(105.450%), July 31, 2037(105.450%), Dctober 31, 2037(105.450%), July 31, 2037(105.450%), July 31, 2037(105.450%), July 31, 2037(105.450%), Dctober 31, 2037(105.450%), July 31, 2037(105.450%), July 31, 2037(105.450%), July 31, 2037(105.450%), Dctober 31, 2037(105.450%), July	January 31, 2027(105.500%), July 31, 2027(105.500%), January 31, 2028(105.500%)	February 1, 2029(105.750%), August 1, 2029(105.750%), February 1, 2030(105.750%), August 1, 2030(105.750%), February 1, 2031(105.750%), August 1, 2031(105.750%), February 1, 2032(105.750%), August 1, 2032(105.750%), Aug			
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  Sustence of a dividend stopper  No  No  No  No  No  No  No  No  No  N	Coupons/dividends						
Existence of a dividend stopper   S.55%   S.		Fixed	Fixed	Fixed			
Existence of a dividend stopper   No   No   No   No   No   No   No   N							
Existence of a step up or other incentive to redeem  No Non-cumulative or cumulative or cumulative Non-convertible Non-convert		No	No	No			
Existence of a step up or other incentive to redeem  No Non-cumulative or cumulative or cumulative Non-convertible Non-convert							
Non-cumulative or cumulative or cumulative   Non-cumulative   Non-cumula							
Convertible or non-convertible							
24     If convertible, conversion trigger (s)     N/A     N/A     N/A       25     If convertible, fully or partially     N/A     N/A     N/A       26     If convertible, overpression rate     N/A     N/A     N/A       27     If convertible, mandatory or optional conversion     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A       29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A       30     Write-down feature     N/A     N/A     N/A       30     Write-down feature     N/A     N/A     N/A       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No-compliant transitioned features     N/O     No<							
25     If convertible, fully or partially     N/A     N/A     N/A       26     If convertible, conversion rate     N/A     N/A     N/A     N/A       27     If convertible, andatory or optional conversion     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify 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       32     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No							
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       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A       30     Write-down feature     N/A     N/A     N/A       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No-compliant transitioned features     N/O     N/O     N/O							
27     If convertible, mandatory or optional conversion     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify instrument type convertible 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, by fill or partial     N/A     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No-ompliant transitioned features     N/O     N/O     N/O							
28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A     N/A       30     Write-down feature     No     No     No       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent or temporary     N/A     N/A     N/A       33     If temporary write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       5     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     Non-compliant transitioned features     No     No     No							
29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A       30     Write-down feature     No     No     No       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No		N/A	N/A	N/A			
Write-down feature							
31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, pull or partial     N/A     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No		No					
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 N/A 34 If temporary write-down, description of write-down mechanism 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 N/A 34 If temporary write-down, description of write-down mechanism N/A		N/A		N/A			
34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       5     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No		N/A	N/A	N/A			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated Solvent Compliant transitioned features No		N/A	N/A				
36 Non-compliant transitioned features No No No No	34a Type of subordination	Exemption	Exemption	Exemption			
	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
37 If yes, specify non-compliant features N/A N/A N/A N/A	36 Non-compliant transitioned features		No	No			
	37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	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)	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-	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 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%), 10, 2028(101.050%), November 10, 2028(101.050%), November 10, 2028(101.050%), November 12, 2029(101.050%), November 22, 2029(101.050%), N	%),		
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		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632532136	780086A46	780086A53	
3	Governing law(s) of the instrument	Province of Ontario	Province 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 2.8	CAD 6.619	USD 1.7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	2-Aug-23	3-Aug-23	8-Aug-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	2-Aug-33	3-Aug-33	8-Aug-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 2, 2024(105.490000%)	August 3, 2025(106.100%),	'August 8, 2026(105.640%)	
16	Subsequent call dates, if applicable	August 2, 2025(110.980000%), August 2, 2026(116.470000%), August 2, 2027(121.960000%), August 2, 2028(127.450000%), August 2, 2028(132.940000%), August 2, 2030(138.430000%), August 2, 2030(138.430000%), August 2, 2030(149.410000%)	February 3, 2026(106.10%), August 3, 2026(106.100%), February 3, 2027(106.100%), August 3, 2027(106.100%), February 3, 2028(106.100%), August 3, 2028(106.100%), February 3, 2029(106.100%), August 3, 2029(106.100%), February 3, 2030(106.100%), August 3, 2030(106.100%), February 3, 2031(106.100%), August 3, 2031(106.100%), February 3, 2032(106.100%), August 3, 2032(106.100%), February 3, 2033(106.100%), August 3, 2032(106.100%), February 3, 2033(106.100%)	2027(105.640%), May 8, 2027(105.640%), August 8, 2027(105.640%), November 8, 2027(105.640%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18	Coupon rate and any related index	5.49% Compounded and Paid at Marurity	6.10%	5.64%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086A61	78014RPM6	XS2632517251	
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	CAD 5	USD 5.64	GBP 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	9-Aug-23	9-Aug-23	9-Aug-23	
12	Perpetual or dated	Dated	Dated	Dated	
13		9-Aug-38	9-Aug-30	9-Aug-26	
14		Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 9, 2025(106.750%)	August 9, 2028(105.500%)		
16		August 9, 2026(106.750%), August 9, 2027(106.750%),	February 9, 2029(105.500%), August 9, 2029(105.500%),		
		August 9, 2028(106.750%), August 9, 2029(106.750%),	February 9, 2030(105.500%)		
		August 9, 2030(106.750%), August 9, 2031(106.750%),	, , , , , , ,		
		August 9, 2032(106.750%), August 9, 2033(106.750%),			
		August 9, 2034(106.750%), August 9, 2035(106.750%),			
		August 9, 2036(106.750%), August 9, 2037(106.750%)			
		3 , , , , , , , , , , , , , , , , , , ,			
	Coupons/dividends				
17		Fixed	Fixed	Float	
18	Coupon rate and any related index	6.75%	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		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, whee-down alger (s)	N/A	N/A	N/A	
33		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
34a 35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Position in subordination nierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	No No	No No	-	
		N/A		No N/A	
37	If yes, specify non-compliant features	IN/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	780086A79	780086A87	780086A95	
3	Governing law(s) of the instrument	Province of Ontario	Province 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	CAD 22.055	CAD 3.35	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11-Aug-23	11-Aug-23	11-Aug-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	11-Aug-30	11-Aug-33	11-Aug-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 11, 2025(106.260%)	August 11, 2025(106.250%)	August 11, 2025(106.000%)	
16	Subsequent call dates, if applicable	August 11, 2026(106.260%), August 11, 2027(106.260%),		February 11, 2026(106.000%), August 11,	
		August 11, 2028(106.260%), August 11, 2029(106.260%)		2026(106.000%), February 11, 2027(106.000%), August	
			11, 2027(106.250%), February 11, 2028(106.250%),	11, 2027(106.000%), February 11, 2028(106.000%),	
			August 11, 2028(106.250%), February 11,	August 11, 2028(106.000%), February 11,	
			2029(106.250%), August 11, 2029(106.250%), February	2029(106.000%), August 11, 2029(106.000%), February	
			11, 2030(106.250%), August 11, 2030(106.250%), February 11, 2031(106.250%), August 11,	11, 2030(106.000%), August 11, 2030(106.000%), February 11, 2031(106.000%), August 11,	
			2031(106.250%), August 11, 2031(106.250%), August 11, 2031(106.250%), February 11, 2032(106.250%), August	2031(106.000%), February 11, 2032(106.000%), August	
			11, 2032(106.250%), February 11, 2032(106.250%), August	11, 2032(106.000%), February 11, 2032(106.000%), August 11, 2032(106.000%)	
			11, 2032(100.230 %), 1 ebidary 11, 2033(100.230 %)	11, 2032(100.000 %), 1 ebidary 11, 2033(100.000 %)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.26%	6.25%	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	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	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	
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	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	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 bank	illents		
	Included in TLAC not included in regulatory capital			
1   Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632534934	780086B29	78014RPP9	
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)	14/7	14/7	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 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	GBP 1.829	CAD 2	USD 6.125	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	14-Aug-23	15-Aug-23	16-Aug-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	14-Aug-27	15-Aug-33	16-Aug-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	August 14, 2024(105.700%)	August 15, 2025(106.050%)	August 16, 2026(106.000%)	
16 Subsequent call dates, if applicable	November 14, 2024(105.700%), February 14,	February 15, 2026(106.050%), August 15,	February 16, 2027(106.000%), August 16,	
	2027(105.700%)	2026(106.050%), February 15, 2027(106.050%), August 15, 2027(106.050%), February 15, 2028(106.050%), February 15, 2028(106.050%), August 15, 2028(106.050%), February 15, 2029(106.050%), August 15, 2039(106.050%), February 15, 2039(106.050%), August 15, 2030(106.050%), August 15, 2031(106.050%), August 15, 2031(106.050%), February 15, 2032(106.050%), February 15, 2032(106.050%)	2027(106.000%), February 16, 2028(106.00%), August 16, 2028(106.000%), February 16, 2029(106.000%), August 16, 2039(106.000%), February 16, 2039(106.000%), February 16, 2039(106.000%), August 16, 2031(106.000%), August 16, 2031(106.000%), August 16, 2032(106.000%), August 16, 2032(106.000%), February 16, 2033(106.000%), February 16, 2033(106.000%), February 16, 2033(106.000%), February 16, 2035(106.000%), August 16, 2035(106.000%), August 16, 2035(106.000%), August 16, 2035(106.000%), August 16, 2036(106.000%), August 16, 2036(106.000%), August 16, 2036(106.000%), August 16, 2037(106.000%), August 16, 2038(106.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.70%	6.05%	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	
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, 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	

	Disclosu	re template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank	iments		
<b>—</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)	78014RPQ7	78014RPR5	78014RPS3	
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	
9	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument	N/A - Amount eligible for TLAC only USD 3.158	N/A - Amount eligible for TLAC only USD 2.307	N/A - Amount eligible for TLAC only USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Accounting classification  Original date of issuance	16-Aug-23	16-Aug-23	16-Aug-23	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	16-Aug-27	16-Aug-33	16-Aug-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	Yes August 16, 2024(105.500%)	Yes August 16, 2025(105.800%)	res August 16, 2028(105.600%)	
16	Subsequent call dates, if applicable	November 16, 2024(105.500%), February 16, 2025(105.500%), May 16, 2025(105.500%), August 16, 2025(105.500%), November 16, 2025(105.500%),	February 16, 2026(105.800%), August 16, 2026(105.800%), February 16, 2027(105.800%), August 16, 2027(105.800%), February 16, 2028(105.800%), August 16, 2028(105.800%), February 16, 2028(105.800%), August 16, 2029(105.800%), August 16, 2029(105.800%), August 16, 2029(105.800%), August 16, 2030(105.800%), February 16, 2031(105.800%), August 16, 2031(105.800%), February 16, 2032(105.800%), February 16, 2032(105.800%)	November 16, 2028(105.600%), February 16, 2029(105.600%), May 16, 2029(105.600%), August 16, 2029(105.600%), November 16, 2029(105.600%), November 16, 2029(105.600%), November 16, 2030(105.600%), November 16, 2030(105.600%), November 16, 2030(105.600%), February 16, 2031(105.600%), May 16, 2030(105.600%), February 16, 2031(105.600%), November 16, 2031(105.600%), February 16, 2032(105.600%), May 16, 2032(105.600%), May 16, 2032(105.600%), May 16, 2032(105.600%), November 16, 2032(105.600%), May 16, 2032(105.600%), May 16, 2032(105.600%), November 16, 2033(105.600%), November 16, 2033(105.600%), November 16, 2033(105.600%), November 16, 2034(105.600%), November 16, 2034(105.600%), November 16, 2034(105.600%), February 16, 2035(105.600%), November 16, 2035(105.600%), February 16, 2035(105.600%), November 16, 2035(105.600%), February 16, 2035(105.600%), November 16, 2036(105.600%), February 16, 2035(105.600%), May 16, 2037(105.600%), November 16, 2037(105.600%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.50%	5.80%	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	
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	
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	N/A	
32	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	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	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	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included 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)	780086B78	780086B45	780086B52	
3	Governing law(s) of the instrument	Province of Ontario	Province 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	CAD 7	CAD 9	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Aug-23	22-Aug-23	22-Aug-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	18-Aug-33	22-Aug-33	22-Aug-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 18, 2025(106.450%)	August 22, 2025(105.900%)	August 22, 2025(105.450%)	
16	Subsequent call dates, if applicable	February 18, 2026(106.450%), August 18,	February 22, 2026(105.900%), August 22,	February 22, 2026(105.450%), August 22,	
		2026(106.450%), February 18, 2027(106.450%), August	2026(105.900%), February 22, 2027(105.900%), August	2026(105.450%), February 22, 2027(105.450%), August	
		18, 2027(106.450%), February 18, 2028(106.450%),	22, 2027(105.900%), February 22, 2028(105.900%),	22, 2027(105.450%), February 22, 2028(105.450%),	
		August 18, 2028(106.450%), February 18,	August 22, 2028(105.900%), February 22,	August 22, 2028(105.450%), February 22,	
			2029(105.900%), August 22, 2029(105.900%), February	2029(105.450%), August 22, 2029(105.450%), February	
		18, 2030(106.450%), August 18, 2030(106.450%),	22, 2030(105.900%), August 22, 2030(105.900%),	22, 2030(105.450%), August 22, 2030(105.450%),	
		February 18, 2031(106.450%), August 18,	February 22, 2031(105.900%), August 22,	February 22, 2031(105.450%), August 22,	
		2031(106.450%), February 18, 2032(106.450%), August	2031(105.900%), February 22, 2032(105.900%), August	2031(105.450%), February 22, 2032(105.450%), August	
		18, 2032(106.450%), February 18, 2033(106.450%)	22, 2032(105.900%), February 22, 2033(105.900%)	22, 2032(105.450%), February 22, 2033(105.450%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.45%	5.90%	5.45%	
19	Existence of a dividend stopper	No No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, rull of 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	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37		N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
2100000	Other TLAC instruments issued directly by 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)	780086B86	780086B94	780086C28	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules		N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 7.37	CAD 3.4	CAD 1.5	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	22-Aug-23	23-Aug-23	23-Aug-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	22-Aug-33	23-Aug-28	23-Aug-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	August 22, 2028(105.900%) February 22, 2029(105.900%), August 22,	August 23, 2025(105.900%) February 23, 2026(105.900%), August 23,	August 23, 2026(106.870%) February 23, 2027(106.870%), August 23,	
		2026(105.900%), February 23, 2027(105.900%), August 23, 2027(105.900%), February 23, 2028(105.900%)	2027(106.870%), February 23, 2028(106.870%), August 23, 2028(106.870%), February 23, 2029(106.870%), August 23, 2029(106.870%), February 23, 2029(106.870%), February 23, 2030(106.870%), August 23, 2031(106.870%), February 23, 2031(106.870%), August 23, 2031(106.870%), February 23, 2032(106.870%), February 23, 2033(106.870%), August 23, 2033(106.870%), February 23, 2034(106.870%), February 23, 2034(106.870%), February 23, 2034(106.870%), February 23, 2035(106.870%), February 23, 2037(106.870%), August 23, 2037(106.870%), February 23, 2037(106.870%), February 23, 2038(106.870%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.90%	5.90%	6.87%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)		N/A	N/A	
25 If convertible, fully or partially		N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	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	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)		N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary		N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included 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)	780086C36	780086C44	780086C77
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.58	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Aug-23	25-Aug-23	25-Aug-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Aug-33	25-Aug-33	25-Aug-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 25, 2025(106.050%)	August 25, 2025(106.300%)	August 25, 2028(105.950%)
16	Subsequent call dates, if applicable	February 25, 2026(106.050%), August 25,	February 25, 2026(106.300%), August 25,	February 25, 2029(105.950%), August 25,
		2026(106.050%), February 25, 2027(106.050%), August	2026(106.300%), February 25, 2027(106.300%), August	2029(105.950%), February 25, 2030(105.950%), August
		25, 2027(106.050%), February 25, 2028(106.050%),	25, 2027(106.300%), February 25, 2028(106.300%),	25, 2030(105.950%), February 25, 2031(105.950%),
		August 25, 2028(106.050%), February 25,	August 25, 2028(106.300%), February 25,	August 25, 2031(105.950%), February 25,
			2029(106.300%), August 25, 2029(106.300%), February	
		25, 2030(106.050%), August 25, 2030(106.050%),	25, 2030(106.300%), August 25, 2030(106.300%),	25, 2033(105.950%)
		February 25, 2031(106.050%), August 25,	February 25, 2031(106.300%), August 25,	
		2031(106.050%), February 25, 2032(106.050%), August	2031(106.300%), February 25, 2032(106.300%), August	
		25, 2032(106.050%), February 25, 2033(106.050%)	25, 2032(106.300%), February 25, 2033(106.300%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	6.30%	5.95%
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		N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments				
	21001001	Other TLAC instruments issued directly by the bank	umonto		
		Included in TLAC not included in regulatory capital		_	
	Issuer Country of Country Coun	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  Governing law(s) of the instrument	780086C85 Province of Ontario	78014RPY0 New York	780086D43	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Province of Ontario N/A	
Ja	eligible instruments governed by foreign law)	N/A	Contractual	INIA	
4	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	CAD 12.8	USD 5	CAD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Aug-23	28-Aug-23	29-Aug-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-Aug-33	28-Aug-43	29-Aug-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	August 28, 2028(106.000%) February 28, 2029(106.000%), August 28,	August 28, 2028(106.000%) November 28, 2028(106.000%), February 28,	August 29, 2025(107.150%) August 29, 2026(107.150%), August 29, 2027(107.150%)	
		2029(106.000%), February 28, 2030(106.000%), August 28, 2030(106.000%), February 28, 2033(106.000%), August 28, 2031(106.000%), February 28, 2032(106.000%), August 28, 2032(106.000%), February 28, 2033(106.000%), February 28, 2033(106.000%), February 28, 2033(106.000%), February 28, 2032(106.000%), Februa	2029(106.000%), Nay 28, 2029(106.00%), August 28, 2029(106.00%), November 28, 2029(106.00%), November 28, 2029(106.00%), November 28, 2030(106.000%), November 28, 2030(106.000%), November 28, 2030(106.000%), February 28, 2031(106.000%), November 28, 2031(106.000%), February 28, 2031(106.000%), November 28, 2032(106.000%), August 28, 2031(106.000%), May 28, 2032(106.000%), August 28, 2032(106.000%), May 28, 2032(106.000%), November 28, 2032(106.000%), November 28, 2033(106.000%), November 28, 2033(106.000%), November 28, 2033(106.000%), November 28, 2033(106.000%), November 28, 2034(106.000%), November 28, 2034(106.000%), November 28, 2034(106.000%), November 28, 2035(106.000%), November 28, 2035(106.000	August 29, 2028(107.150%), August 29, 2029(107.150%) August 29, 2030(107.150%), August 29, 2031(107.150%) August 29, 2032(107.150%), August 29, 2033(107.150%) August 29, 2034(107.150%), August 29, 2035(107.150%) August 29, 2036(107.150%), August 29, 2037(107.150%)	
17	Coupons/dividends	Fixed	Eivad	Fixed	
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	6.00%	Fixed 6.00%	7.15%	
19	Existence of a dividend stopper	No	No	No No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No N/A	No N/A	No N/A	
31	If write-down, write-down trigger (s)	N/A	N/A N/A	N/A	
32	If write-down, full or partial  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	
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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)	78014RQA1	780086D27	780086D35			
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 119.5	CAD 10.089	CAD 7.46			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	29-Aug-23	30-Aug-23	30-Aug-23			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	29-Aug-25	30-Aug-28	30-Aug-28			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	August 29, 2024(106.070%)	August 30, 2025(106.000%),	August 30, 2025(105.800%)			
16 Subsequent call dates, if applicable	February 28, 2025(106.070%)	February 28, 2026(106.000%), August 30,	February 28, 2026(105.800%), August 30,			
		2026(106.000%), February 28, 2027(106.000%), August 30, 2027(106.000%), February 29, 2028(106.000%)	2026(105.800%), February 28, 2027(105.800%), August 30, 2027(105.800%), February 29, 2028(105.800%)			
		30, 2027 (106.000%), February 29, 2026 (106.000%)	30, 2027(105.600%), February 29, 2026(105.600%)			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	6.07%	6.00%	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			

	Disclosure template for main features of regulatory capital instruments					
	District	Other TLAC instruments issued directly by the bank	anento			
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2		780086D50	780086D68	780086D76		
3		Province of Ontario	Province of Ontario	Province of Ontario		
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
Ja	eligible instruments governed by foreign law)	INA	IVA	IVA		
	Regulatory treatment					
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 (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	Par value of instrument	USD 5.715	USD 6.328	CAD 7.69		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11		30-Aug-23	30-Aug-23	30-Aug-23		
12		Dated	Dated	Dated		
13	Original maturity date	30-Aug-28	30-Aug-28	30-Aug-33		
14		Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	August 30, 2025(106.250%)	August 30, 2025(106.050%)	August 30, 2026(106.250%)		
16	Subsequent call dates, if applicable	February 28, 2026(106.250%), August 30,	February 28, 2026(106.050%), August 30,	February 28, 2027(106.250%), August 30,		
		2026(106.250%), February 28, 2027(106.250%), August 30, 2027(106.250%), February 29, 2028(106.250%)	2026(106.050%), February 28, 2027(106.050%), August 30, 2027(106.050%), February 29, 2028(106.050%)	2027(106.250%), February 29, 2028(106.250%), August 30, 2028(106.250%), February 28, 2029(106.250%), August 30, 2029(106.250%), February 28,		
				2030(106.250%), August 30, 2030(106.250%), February 28, 2031(106.250%), August 30, 2031(106.250%), February 29, 2032(106.250%), August 30, 2031(106.250%), February 29, 2032(106.250%), February 28, 2033(106.250%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	6.25%	6.05%	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		No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or 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		N/A	N/A	N/A		
		1 '	1 '	1 '		

Disclosure template for main features of regulatory capital instruments			
Distribution	Other TLAC instruments issued directly by the bank	idificitis	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086D84	780086D92	78014RPU8
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)	1371	1371	o madaan
Regulatory treatment			
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 6.855	CAD 1	USD 2.88
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Aug-23	30-Aug-23	30-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Aug-25	30-Aug-33	30-Aug-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 30, 2024(105.550%)	August 30, 2025(106.050%)	August 30, 2026(106.100%)
16 Subsequent call dates, if applicable	February 28, 2025(105.550%)	February 28, 2026(106.050%), August 30,	February 28, 2027(106.100%), August 30,
		2026(106.050%), February 28, 2027(106.050%), August 30, 2027(106.050%), February 29, 2028(106.050%), August 30, 2028(106.050%), February 28, 2029(106.050%), August 30, 2029(106.050%), February 28, 2039(106.050%), August 30, 2039(106.050%), February 28, 2031(106.050%), August 30, 2031(106.050%), February 28, 2031(106.050%), February 28, 2032(106.050%), February 28, 2033(106.050%), February 28, 2033(106.050%)	2027(106.100%), February 29, 2028(106.100%), August 30, 2028(106.100%), February 28, 2029(106.100%), August 30, 2029(106.100%), February 28, 2039(106.100%), February 28, 2039(106.100%), August 30, 2039(106.100%), February 28, 2031(106.100%), August 30, 2031(106.100%), February 29, 2032(106.100%), August 30, 2033(106.100%), February 28, 2033(106.100%), August 30, 2033(106.100%), February 28, 2034(106.100%), August 30, 2034(106.100%), February 28, 2035(106.100%), August 30, 2036(106.100%), August 30, 2036(106.100%), August 30, 2036(106.100%), August 30, 2036(106.100%), February 28, 2037(106.100%), August 30, 2038(106.100%), August 30, 2037(106.100%), February 28, 2038(106.100%), February 28, 2037(106.100%), August 30, 2038(106.100%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.55%	6.05%	6.10%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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Disclosure template for main features of regulatory capital instruments			
5.0010	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPV6	78014RPX2	XS2653221742
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 13.697	USD 4.147	USD 1.18
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Aug-23	30-Aug-23	30-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Aug-33	30-Aug-28	30-Aug-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 30, 2025(106.000%)	August 30, 2025(105.750%)	August 31, 2027(105.450%)
16 Subsequent call dates, if applicable	February 28, 2026(106.000%), August 30,	February 28, 2026(105.750%), August 30,	, , ,
	2026(106.000%), February 28, 2027(106.000%), August	2026(105.750%), February 28, 2027(105.750%), August	
	30, 2027(106.000%), February 29, 2028(106.000%),	30, 2027(105.750%), February 29, 2028(105.750%)	
	August 30, 2028(106.000%), February 28,		
	2029(106.000%), August 30, 2029(106.000%), February		
	28, 2030(106.000%), August 30, 2030(106.000%), February 28, 2031(106.000%), August 30,		
	2031(106.000%), February 29, 2032(106.000%), August		
	30, 2032(106.000%), February 29, 2032(106.000%), August		
	30, 2032(100.000%), February 26, 2033(100.000%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.00%	5.75%	5.45%
19 Existence of a dividend stopper	No	No No	No.
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify 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
So Non-compliant transitioned features	No Onsubordinated	No No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
37   ii yes, specity non-compliant leatures	IVA	IN/A	IVA

Disclosure template for main features of regulatory capital instruments			
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
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086B60	780086C51	780086C69
3 Governing law(s) of the instrument	Province of Ontario	Province 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
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 2	CAD 13	CAD 11
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	31-Aug-23	31-Aug-23	31-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
	31-Aug-28 Yes	31-Aug-38 Yes	31-Aug-38 Yes
Issuer call subject to prior supervisory approval     Optional call date, contingent call dates and redemption amount		Yes August 31, 2028(105.770%)	
15 Optional call date, contingent call dates and redemption amount  16 Subsequent call dates, if applicable	August 31, 2025(105.350%) February 28, 2026(105.350%), August 31,	February 28, 2029(105.770%), August 31,	August 31, 2028(106.070%) February 28, 2029(106.070%), August 31,
		2029(105.770%), February 28, 2030(105.770%), August 31, 2030(105.770%), February 28, 2031(105.770%), August 31, 2031(105.770%), February 29, 2032(105.770%), August 31, 2032(105.770%), February 28, 2033(105.770%), August 31, 2032(105.770%), February 28, 2034(105.770%), August 31, 2034(105.770%), February 28, 2035(105.770%), August 31, 2035(105.770%), February 29, 2036(105.770%), August 31, 2035(105.770%), February 29, 2036(105.770%), August 31, 2036(105.770%), February 28, 2037(105.770%), February 28, 2038(105.770%), August 31, 2037(105.770%), February 28, 2038(105.770%)	2029(106.070%), February 28, 2030(106.070%), August 31, 2030(106.070%), February 28, 2031(106.070%), February 29, 2031(106.070%), February 29, 2032(106.070%), August 31, 2032(106.070%), February 28, 2033(106.070%), August 31, 2032(106.070%), February 28, 2033(106.070%), February 28, 2035(106.070%), August 31, 2035(106.070%), February 28, 2035(106.070%), August 31, 2035(106.070%), February 29, 2036(106.070%), August 31, 2036(106.070%), February 28, 2038(106.070%), February 28, 2038(106.070%), August 31, 2037(106.070%), February 28, 2038(106.070%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.35%	5.77%	6.07%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	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	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	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
or   ii yoo, opearly non-compliant reatures	19/73	1973	13073

Disclos	ure template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank	uments	
	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)	780086E26	780086E34	780086C93
3 Governing law(s) of the instrument	Province of Ontario	Province 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)	1371		1071
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 7.443	USD 1.957	CAD 1.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	31-Aug-23	5-Sep-23	5-Sep-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	31-Aug-33	5-Sep-33	5-Sep-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 31, 2025(106.000%)	September 5, 2025(106.200%)	September 5, 2025(114.770%)
16 Subsequent call dates, if applicable	February 28, 2026(106.000%), August 31,	March 5, 2026(106.200%), September 5,	March 5, 2026(118.800%), September 5,
	2026(106.000%), February 28, 2027(106.000%), August	2026(106.200%), March 5, 2027(106.200%), September	2026(122.960%), March 5, 2027(127.270%), September
	31, 2027(106.000%), February 29, 2028(106.000%),	5, 2027(106.200%), March 5, 2028(106.200%),	5, 2027(131.730%), March 5, 2028(136.350%),
	August 31, 2028(106.000%), February 28,	September 5, 2028(106.200%), March 5,	September 5, 2028(141.130%), March 5,
		2029(106.200%), September 5, 2029(106.200%), March	
	28, 2030(106.000%), August 31, 2030(106.000%),	5, 2030(106.200%), September 5, 2030(106.200%),	5, 2030(156.490%), September 5, 2030(161.980%),
	February 28, 2031(106.000%), August 31,	March 5, 2031(106.200%), September 5,	March 5, 2031(167.660%), September 5,
	2031(106.000%), February 29, 2032(106.000%), August	2031(106.200%), March 5, 2032(106.200%), September	2031(173.530%), March 5, 2032(179.620%), September
	31, 2032(106.000%), February 28, 2033(106.000%)	5, 2032(106.200%), March 5, 2033(106.200%)	5, 2032(185.910%), March 5, 2033(192.430%),
			September 5, 2033(199.170%), March 5, 2034(206.150%), September 5, 2034(213.380%), March
			5, 2035(220.860%), September 5, 2035(228.600%),
			March 5, 2036(236.610%), September 5,
			2036(244.900%), March 5, 2037(253.490%), September
			5, 2037(262.470%), March 5, 2037(253.490%), September
			5, 2037(202.470%), Walter 5, 2036(271.370%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18 Coupon rate and any related index	6.00%	6.20%	7.01% 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
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E59	780086E42	780086E83
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.409	CAD 6.2	CAD 3.412
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Sep-23	6-Sep-23	13-Sep-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Sep-33	6-Sep-33	13-Sep-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 6, 2025(106.050%)	September 6, 2025(106.200%)	September 13, 2027(105.750%)
16	Subsequent call dates, if applicable	March 6, 2026(106.050%), September 6,	March 6, 2026(106.200%), September 6,	March 13, 2028(105.750%), September 13,
		2026(106.050%), March 6, 2027(106.050%), September	2026(106.200%), March 6, 2027(106.200%), September	2028(105.750%), March 13, 2029(105.750%), September
		6, 2027(106.050%), March 6, 2028(106.050%),	6, 2027(106.200%), March 6, 2028(106.200%),	13, 2029(105.750%), March 13, 2030(105.750%),
		September 6, 2028(106.050%), March 6,	September 6, 2028(106.200%), March 6,	September 13, 2030(105.750%), March 13,
			2029(106.200%), September 6, 2029(106.200%), March	
		6, 2030(106.050%), September 6, 2030(106.050%), March 6, 2031(106.050%), September 6,	6, 2030(106.200%), September 6, 2030(106.200%), March 6, 2031(106.200%), September 6,	13, 2032(105.750%), September 13, 2032(105.750%), March 13, 2033(105.750%),
		2031(106.050%), March 6, 2032(106.050%), September	2031(106.200%), March 6, 2032(106.200%), September 6,	March 13, 2033(105.750%),
		6, 2032(106.050%), March 6, 2032(106.050%), September	6, 2032(106.200%), March 6, 2032(106.200%), September	
		0, 2032(100.030 /0), Waltin 0, 2033(100.030 /0)	0, 2032(100.200 %), Walcit 0, 2033(100.200 %)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	6.20%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
		•	•	•

Disclosure template for main features of regulatory capital instruments					
Distri	Other TLAC instruments issued directly by 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)     Governing law(s) of the instrument	780086E91 Province of Ontario	78014RQH6 New York	78014RQD5 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)	13/73	Sofia dottali	Oshirasida		
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules 6 Eligible at solo/group/group/solo	N/A N/A	N/A N/A	N/A N/A		
6 Eligible at solo/group/group&solo 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 11.626	USD 3	USD 0.22		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	13-Sep-23	15-Sep-23	15-Sep-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	13-Sep-33	15-Sep-43	15-Sep-27		
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	September 13, 2027(106.000%)  March 13, 2028(106.000%), September 13,	September 15, 2026(106.050%)  December 15, 2026(106.050%), March 15,	September 15, 2024(105.600%)  December 15, 2024(105.600%), March 15,		
	13, 2029(106.000%), March 13, 2030(106.000%), September 13, 2030(106.000%), March 13, 2031(106.000%), September 13, 2031(106.000%), March 13, 2032(106.000%), September 13, 2032(106.000%), March 13, 2033(106.000%)	15, 2027(106.050%), December 15, 2027(106.050%), March 15, 2028(106.050%), June 15, 2028(106.050%), June 15, 2028(106.050%), September 15, 2028(106.050%), March 15, 2029(106.050%), June 15, 2029(106.050%), September 15, 2029(106.050%), September 15, 2029(106.050%), September 15, 2029(106.050%), September 15, 2030(106.050%), June 15, 2030(106.050%), June 15, 2030(106.050%), June 15, 2031(106.050%), March 15, 2031(106.050%), December 15, 2031(106.050%), March 15, 2031(106.050%), June 15, 2031(106.050%), June 15, 2032(106.050%), September 15, 2032(106.050%), September 15, 2032(106.050%), June 15, 2033(106.050%), September 15, 2032(106.050%), June 15, 2033(106.050%), June 15, 2033(106.050%), June 15, 2033(106.050%), June 15, 2034(106.050%), March 15, 2034(106.050%), June 15, 2034(106.050%), June 15, 2035(106.050%), December 15, 2035(106.050%), March 15, 2035(106.050%), June 15, 2036(106.050%), June 15, 203	15, 2025(105.60%), December 15, 2025(105.600%), March 15, 2026(105.600%), June 15, 2026(105.600%), September 15, 2026(105.600%), December 15, 2026(105.600%), March 15, 2027(105.600%), June 15, 2027(105.600%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon  18 Coupon rate and any related index	Fixed 6.00%	Fixed 6.05%	Fixed 5.60%		
19 Existence of a dividend stopper	No	6.05% No	5.60% 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) 25 If convertible, fully or partially	N/A	N/A	N/A		
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		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	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 N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments			
Disclose	Other TLAC instruments issued directly by the bank	unents	
	Included in TLAC not included in regulatory capital		
1   Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQE3	78014RQF0	78014RQG8
3 Governing law(s) of the instrument	New York	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1.581	USD 3.62	USD 3.497
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	15-Sep-23	15-Sep-23	15-Sep-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	15-Sep-30	15-Sep-33	15-Sep-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	September 15, 2026(105.750%)	September 15, 2025(106.000%)	September 15, 2026(106.150%)
16 Subsequent call dates, if applicable	March 15, 2027(105.750%), September 15,	March 15, 2026(106.000%), September 15,	March 15, 2027(106.150%), September 15,
	2027(105.750%), March 15, 2028(105.750%), September 15, 2028(105.750%), March 15, 2029(105.750%), September 15, 2029(105.750%), March 15, 2030(105.750%)	2026(106.000%), March 15, 2027(106.000%), September 15, 2027(106.000%), March 15, 2028(106.000%), September 15, 2028(106.000%), March 15, 2029(106.000%), March 15, 2029(106.000%), September 15, 2029(106.000%), March 15, 2030(106.000%), September 15, 2030(106.000%), March 15, 2031(106.000%), September 15, 2031(106.000%), September 15,	2027(106.150%), March 15, 2028(106.150%), September 15, 2028(106.150%), March 15, 2028(106.150%), March 15, 2029(106.150%), September 15, 2029(106.150%), March 15, 2030(106.150%), September 15, 2030(106.150%), September 15, 2031(106.150%), September 15, 2031(106.150%), March 15, 2032(106.150%), September 15, 2032(106.150%), March 15, 2032(106.150%), March 15, 2032(106.150%), March 15, 2032(106.150%), March 15, 2032(106.150%), September 15, 2032(106.150%), September 15, 2033(106.150%), September 15, 2036(106.150%), September 15, 2036(106.150%), September 15, 2036(106.150%), March 15, 2036(106.150%), March 15, 2036(106.150%), March 15, 2037(106.150%), September 15, 2036(106.150%), March 15, 2037(106.150%), March 15, 2037(106.150%), March 15, 2038(106.150%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.75%	6.00%	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
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, 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
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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)	780086F41	780086F66	780086F74	
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.34	USD 2.25	USD 1.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Sep-23	18-Sep-23	18-Sep-23	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	18-Sep-33	18-Sep-33	18-Sep-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 18, 2024(106.100%)	September 18, 2024(106.500%)	September 18, 2030(105.900%)	
16	Subsequent call dates, if applicable	March 18, 2025(106.100%), September 18,	March 18, 2025(106.500%), September 18,	March 18, 2031(105.900%), September 18,	
			2025(106.500%), March 18, 2026(106.500%), September		
		18, 2026(106.100%), March 18, 2027(106.100%),	18, 2026(106.500%), March 18, 2027(106.500%),	18, 2032(105.900%), March 18, 2033(105.900%)	
		September 18, 2027(106.100%), March 18,	September 18, 2027(106.500%), March 18,		
		2028(106.100%), September 18, 2028(106.100%), March			
		18, 2029(106.100%), September 18, 2029(106.100%),	18, 2029(106.500%), September 18, 2029(106.500%),		
		March 18, 2030(106.100%), September 18,	March 18, 2030(106.500%), September 18,		
			2030(106.500%), March 18, 2031(106.500%), September		
		18, 2031(106.100%), March 18, 2032(106.100%),	18, 2031(106.500%), March 18, 2032(106.500%),		
		September 18, 2032(106.100%), March 18,	September 18, 2032(106.500%), March 18,		
		2033(106.100%)	2033(106.500%)		
-	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.10%	6.50%	5.90%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or 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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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F58	XS2653225909	780086F33	
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	CAD 1.25	USD 21.11	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Sep-23	18-Sep-23	20-Sep-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	18-Sep-33	18-Sep-28	20-Sep-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 18, 2027(106.000%)	September 18, 2027(105.700%)	September 20, 2025(105.550%)	
16	Subsequent call dates, if applicable	March 18, 2028(106.000%), September 18,		March 20, 2026(105.550%), September 20,	
	,,,,	2028(106.000%), March 18, 2029(106.000%), September		2026(105.550%), March 20, 2027(105.550%), September	
		18, 2029(106.000%), March 18, 2030(106.000%),		20, 2027(105.550%), March 20, 2028(105.550%)	
		September 18, 2030(106.000%), March 18,		, ( , , , ,	
		2031(106.000%), September 18, 2031(106.000%), March			
		18, 2032(106.000%), September 18, 2032(106.000%),			
		March 18, 2033(106.000%)			
		,,			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index		5.70%	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	
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	
07	in you, opening non-compliant totalined	1.47.		1.47.5	

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 Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E67	780086E75	780086F82		
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules		N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	CAD 11	USD 3.95		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	20-Sep-23	21-Sep-23	21-Sep-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	21-Sep-38	21-Sep-38	21-Sep-33		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	September 21, 2028(105.750%)	September 21, 2028(106.050%)	September 21, 2028(106.500%)		
16 Subsequent call dates, if applicable		March 21, 2029(106.050%), September 21,	March 21, 2029(106.500%), September 21,		
To Subsequent can dates, if applicable	2029(105.750%), March 21, 2030(105.750%), September				
		21, 2030(106.050%), March 21, 2031(106.050%), September 21, 2031(106.050%),	21, 2030(106.500%), March 21, 2031(106.500%), September 21, 2031(106.500%),		
		September 21, 2031(106.050%), March 21,	September 21, 2031(106.500%), March 21,		
			2032(106.500%), September 21, 2032(106.500%), March		
		21, 2033(106.050%), September 21, 2033(106.050%),	21, 2033(106.500%)		
		March 21, 2034(106.050%), September 21,	21, 2033(100.30070)		
	2034(105.750%), March 21, 2035(105.750%), September				
		21, 2035(106.050%), March 21, 2036(106.050%), September 21, 2035(106.050%),	'		
		September 21, 2036(106.050%), March 21,			
	2037(105.750%), September 21, 2037(105.750%), March				
		21, 2038(106.050%)			
	21, 2030(103.73070)	21, 2030(100.03070)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	5.75%	6.05%	6.50%		
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		
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 insurance type convertable 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	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			
	Exemption		Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	re template for main features of regulatory capital instru	iments	<del></del>
2.00.000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1   Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F90	780086G32	780086G40
3 Governing law(s) of the instrument	Province of Ontario	Province 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
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.32	CAD 5.245	CAD 7.3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Sep-23	21-Sep-23	21-Sep-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Sep-33	21-Sep-33	21-Sep-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	September 21, 2024(106.100%)  March 21, 2025(106.100%), September 21,	September 21, 2024(106.000%)  March 21, 2025(106.000%), September 21,	September 21, 2024(105.600%)  March 21, 2025(105.600%), September 21,
	21, 2026(106, 100%), March 21, 2027(106, 100%), September 21, 2027(106, 100%), March 21, 2028(106, 100%), September 21, 2028(106, 100%), March 21, 2029(106, 100%), September 21, 2029(106, 100%), March 21, 2030(106, 100%), September 21, 2030(106, 100%), March 21, 2031(106, 100%), March 21, 2031(106, 100%), March 21, 2032(106, 100%), September 21, 2031(106, 100%), March 21, 2032(106, 100%), March 2	21, 2029(106.000%), September 21, 2029(106.000%), March 21, 2030(106.000%), September 21,	2025(105.600%), March 21, 2026(105.600%), September 21, 2026(105.600%), March 21, 2027(105.600%), March 21, 2027(105.600%), March 21, 2028(105.600%), September 21, 2028(105.600%), September 21, 2028(105.600%), September 21, 2029(105.600%), March 21, 2029(105.600%), September 21, 2029(105.600%), March 21, 2030(105.600%), September 21, 2030(105.600%), March 21, 2031(105.600%), September 21, 2031(105.600%), March 21, 2031(105.600%), March 21, 2033(105.600%), March 21, 2033(105.600%), March 21, 2033(105.600%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.10%	6.00%	5.60%
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
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
31 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
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No N/A	No N/A
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital instru	iments	
2.0000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1   Issuer		Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G65	78014RQK9	780086G24
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
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 9.0885	USD 5.2	CAD 4
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Sep-23	21-Sep-23	22-Sep-23
12 Perpetual or dated		Dated	Dated
13 Original maturity date	21-Sep-33	21-Sep-26	22-Sep-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	September 21, 2024(106.250%)  March 21, 2025(106.250%), September 21,	September 21, 2025(105.730%) December 21, 2025(105.730%), March 21,	September 22, 2027(106.050%) March 22, 2028(106.050%), September 22,
	2026(106.250%), March 21, 2026(106.250%), September 21, 2026(106.250%), March 21, 2027(106.250%), September 21, 2027(106.250%), March 21, 2028(106.250%), March 21, 2028(106.250%), September 21, 2028(106.250%), March 21, 2029(106.250%), September 21, 2020(106.250%), March 21, 2030(106.250%), March 21, 2031(106.250%), September 21, 2030(106.250%), March 21, 2031(106.250%), September 21, 2031(106.250%), March 21, 2032(106.250%), September 21, 2031(106.250%), March 21, 2033(106.250%)		2028(106.050%), March 22, 2029(106.050%), September 22, 2029(106.050%), March 22, 2030(106.050%), March 22, 2030(106.050%), March 22, 2031(106.050%), September 22, 2031(106.050%), March 22, 2031(106.050%), September 22, 2032(106.050%), March 22, 2032(106.050%), September 22, 2032(106.050%), March 22, 2033(106.050%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.25%	5.73%	6.05%
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
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	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
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 ins	trumente	
District	Other TLAC instruments issued directly by the bank	unionis	
	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)	780086G57	XS2653233754	780086F25
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1.5	EUR 8.2	CAD 1.1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	22-Sep-23	22-Sep-23	27-Sep-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	22-Sep-33	22-Sep-31	27-Sep-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	September 22, 2024(107.500%)	September 26, 2026(115.900%)	September 27, 2025(106.900%)
16 Subsequent call dates, if applicable	September 22, 2025(115.000%), September 22, 2026(115.000%), September 22, 2026(115.000%), September 22, 2027(122.500%), September 22, 2028(137.500%), September 22, 2030(145.000%), September 22, 2030(145.000%), September 22, 2030(160.000%), September 22, 2031(152.500%), September 22, 2032(160.000%)	September 26, 2027(119.200%), September 26, 2028(121.200%), September 26, 2028(121.200%), September 26, 2029(126.500%), September 26, 2030(131.800%)	September 27, 2026(106.900%), September 27, 2026(106.900%), March 27, 2027(106.900%), September 27, 2027(106.900%), March 27, 2027(106.900%), September 27, 2027(106.900%), March 27, 2028(106.900%), March 27, 2029(106.900%), September 27, 2029(106.900%), March 27, 2030(106.900%), September 27, 2030(106.900%), March 27, 2031(106.900%), September 27, 2031(106.900%), March 27, 2032(106.900%), September 27, 2032(106.900%), March 27, 2034(106.900%), September 27, 2033(106.900%), March 27, 2034(106.900%), September 27, 2034(106.900%), September 27, 2034(106.900%), September 27, 2036(106.900%), September 27, 2036(106.900%), September 27, 2036(106.900%), March 27, 2038(106.900%), September 27, 2036(106.900%), March 27, 2038(106.900%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Zero	Fixed
18 Coupon rate and any related index	7.50% Compounded and Paid at Maturity	5.30% Compounded and Paid at Maturity	6.90%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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)	780086G81	780086H23	780086H64
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.506	CAD 4.367	CAD 5.75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Sep-23	27-Sep-23	28-Sep-23
12		Dated	Dated	Dated
13	Original maturity date	27-Sep-28	27-Sep-33	28-Sep-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 27, 2025(105.850%)	September 27, 2027(106.200%)	September 28, 2024(105.800%)
16	Subsequent call dates, if applicable	March 27, 2026(105.850%), September 27,	March 27, 2028(106.200%), September 27,	September 28, 2025(105.800%), September 28,
			2028(106.200%), March 27, 2029(106.200%), September	
		27, 2027(105.850%), March 27, 2028(105.850%)	27, 2029(106.200%), March 27, 2030(106.200%),	September 28, 2028(105.800%), September 28,
			September 27, 2030(106.200%), March 27,	2029(105.800%), September 28, 2030(105.800%),
			2031(106.200%), September 27, 2031(106.200%), March	
			27, 2032(106.200%), September 27, 2032(106.200%),	2032(105.800%)
			March 27, 2033(106.200%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.85%	6.20%	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		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	14011-0011pilatit transitioned reatures			

Other TLAC instruments issued directly by the bank included in TLAC on Included in TLA		Disclosure template for main features of regulatory capital instruments				
December   Company   Com			Other TLAC instruments issued directly by the bank			
Description of Colors   Description   Production   Prod						
New York						
Section   Sect						
1   Transforce Bosel III sales	за	eligible instruments governed by foreign law)	Contractual	N/A	Contractual	
Part	_		NIA	N/A	NIA	
Page						
7						
Part						
Per value of instrument						
10   Cognoring descriptions   Cognoring description						
10						
Performance   Disease						
13   Compare Installarly date   28-5gs-38   28-5gs-3						
1						
Sopional and fatin, contingent call date, stapicated   September 28, 2025(106,050%), March 29,						
Subsequent call dates, if applicable						
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  No  No  No  No  No  No  No  No  No  N		Guosequent can dates, il appricable	2027(106.050%), June 28, 2027(106.050%), September 28, 2027(106.050%), December 28, 2027(106.050%), March 28, 2028(106.050%), June 28, 2028(106.050%), June 28, 2028(106.050%), March 28, 2028(106.050%), March 28, 2029(106.050%), June 28, 2029(106.050%), June 28, 2029(106.050%), June 28, 2029(106.050%), June 28, 2030(106.050%), June 28, 2030(106.050%), September 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2031(106.050%), March 28, 2031(106.050%), March 28, 2032(106.050%), September 28, 2032(106.050%), December 28, 2034(106.050%), December 28, 2034(106.050%), December 28, 2035(106.050%), December 28, 2035(106.050%), December 28, 2035(106.050%), June 28, 2035(106.050%), December 28, 2037(106.050%), December 28, 2037(1	2026(106.450%), March 29, 2027(106.450%), September 29, 2027(106.450%), March 29, 2028(106.450%), September 29, 2028(106.450%), March 29, 2029(106.450%), September 29, 2029(106.450%), March 29, 2030(106.450%), September 29, 2030(106.450%), March 29, 2031(106.450%), September 29, 2031(106.450%), March 29, 2031(106.450%), September 29, 2031(106.450%), March 29, 2032(106.450%), September 29, 2032(106.450%), 20, 2002(106.450%),	2026(106.050%), March 29, 2027(106.050%), September 29, 2027(106.050%), March 29, 2028(106.050%), September 29, 2028(106.050%), March 29, 2029(106.050%), September 29, 2029(106.050%), March 29, 2030(106.050%), September 29, 2030(106.050%), March 29, 2031(106.050%), September 29, 2031(106.050%), March 29, 2031(106.050%), September 29, 2031(106.050%), March 29, 2032(106.050%), September 29, 2032(106.050%), September 29, 2032(106.050%), March 29, 2032(106.050%), September 29, 2032(106.050%), March 29, 2032(106.050%), September 29, 2032(106.050%), March 29, 2032(106.050%), September 20, 2002(106.050%),	
Coupon rate and any related index   6.05%   6.45%   6.05%						
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mo  No  No  No  No  No  No  No  No  No						
Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No						
Existence of a step up or other incentive to redeem No No No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-conver						
Non-cumulative or cumulative   Non-cumulative   Non-cum						
Convertible or non-convertible						
If convertible, conversion trigger (s)				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     N/A       27     If convertible, andatory or optional conversion     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify instrument it converts into     N/A     N/A     N/A     N/A       30     Write-down, full or partial     N/A     N/A     N/A     N/A       31     If write-down, 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       34     If temporary 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       34     Type of subordination     Exemption     Exemption       34     Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No-compliant transitioned features     No     No     No				INOTI-CONVERTIBLE		
26     If convertible, conversion rate     N/A     N/A     N/A       27     If convertible, gendity 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     Wite-down feature     N/A     N/A     N/A       31     If write-down, vrite-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No     No     No     No						
If convertible, mandatory or optional conversion   N/A   N/A   N/A   N/A   N/A						
28     If convertible, specify instrument type convertible into     N/A     N/A     N/A       29     If convertible, specify instrument it converts into     N/A     N/A     N/A       30     Wife-down feature     No     No     No       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No						
29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A       30     Witle-down feature     No     No     No       1     If write-down, retice down, retice down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent or temporary     N/A     N/A     N/A       33     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       5     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No     No     No     No						
30 Write-down feature No N						
31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No						
32 If write-down, full or partial N/A						
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A 34 Type of subordination Semption Exemption Exemption Exemption Unsubordinated Unsubordinated Unsubordinated No No No No No						
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A  34a Type of subordination Exemption Exemption Exemption Exemption  5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated  6 No No No No No						
Type of subordination Exemption Exemption Exemption Exemption Exemption Exemption Exemption On this position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated On No						
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated Non-compliant transitioned features No					*	
36 Non-compliant transitioned features No No No No						
	37	If yes, specify non-compliant features	N/A	N/A	N/A	

		e 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)	78014RQM5	78014RQN3	78014RQQ6
3	Governing law(s) of the instrument	New York	New York	New York
3a 1	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
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	Other TLAC Instruments
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.729	USD 1.779	USD 6.657
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance	29-Sep-23	29-Sep-23	29-Sep-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Sep-38	29-Sep-28	29-Sep-25
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 29, 2026(106.250%)	September 29, 2024(106.000%)	September 29, 2024(106.000%)
16	Subsequent call dates, if applicable	2027(106.250%), March 29, 2028(106.250%), September 29, 2028(106.250%), March 29, 2029(106.250%),	29, 2026(106.000%), March 29, 2027(106.000%), September 29, 2027(106.000%), March 29,	March 29, 2025(106.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		6.00%	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
	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
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion			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
	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	N/A	N/A
	Type of subordination	Exemption	Exemption	Exemption
34a		Unsubordinated	Unsubordinated	Unsubordinated
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Orisubordinated	Orisubordinated	Orisubordinated
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No		No N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086H80	780086H98	780086H31	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
ou	eligible instruments governed by foreign law)	1973	1973	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	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 5.803	CAD 8.751	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	3-Oct-23	3-Oct-23	3-Oct-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	3-Oct-33	3-Oct-33	3-Oct-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 3, 2028(106.000%)	October 3, 2028(106.150%)	October 3, 2025(106.300%)	
16	Subsequent call dates, if applicable	April 3, 2029(106.000%), October 3, 2029(106.000%), April 3, 2030(106.000%), October 3, 2030(106.000%), April 3, 2031(106.000%), October 3, 2031(106.000%), April 3, 2032(106.000%), October 3, 2032(106.000%), April 3, 2033(106.000%)	April 3, 2029(106.150%), October 3, 2029(106.150%), April 3, 2030(106.150%), October 3, 2030(106.150%), April 3, 2031(106.150%), October 3, 2031(106.150%), April 3, 2032(106.150%), October 3, 2032(106.150%), April 3, 2033(106.150%)	April 3, 2026(106.300%), October 3, 2026(106.300%), April 3, 2027(106.300%), October 3, 2027(108.300%), April 3, 2028(106.300%), October 3, 2028(106.300%), April 3, 2029(106.300%), October 3, 2029(106.300%), April 3, 2030(106.300%), October 3, 2029(106.300%), April 3, 2031(106.300%), October 3, 2031(106.300%), April 3, 2032(106.300%), October 3, 2031(106.300%), April 3, 2032(106.300%), October 3, 2032(106.300%), April 3, 2033(106.300%), October 3, 2032(106.300%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	6.15%	6.30%	
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		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent 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	
34a		Unsubordinated	Unsubordinated	Unsubordinated	
34a 35	Position in subordination hierarchy in 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	No	No	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		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086H49	780086J21	780086J39		
3 Governing law(s) of the instrument	Province of Ontario	Province 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 10	CAD 2.25	USD 3.417		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	3-Oct-23	4-Oct-23	4-Oct-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	3-Oct-33	4-Oct-33	4-Oct-33		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	October 3, 2025(105.900%)	October 4, 2026(106.500%)	October 4, 2025(106.400%)		
16 Subsequent call dates, if applicable	April 3, 2026(105.900%), October 3, 2026(105.900%),	April 4, 2027(106.500%), October 4, 2027(106.500%),	April 4, 2026(106.400%), October 4, 2026(106.400%),		
	April 3, 2027(105.900%), October 3, 2027(105.900%),	April 4, 2028(106.500%), October 4, 2028(106.500%),	April 4, 2027(106.400%), October 4, 2027(106.400%),		
	April 3, 2028(105.900%), October 3, 2028(105.900%),	April 4, 2029(106.500%), October 4, 2029(106.500%),	April 4, 2028(106.400%), October 4, 2028(106.400%),		
	April 3, 2029(105.900%), October 3, 2029(105.900%),	April 4, 2030(106.500%), October 4, 2030(106.500%),	April 4, 2029(106.400%), October 4, 2029(106.400%),		
	April 3, 2030(105.900%), October 3, 2030(105.900%),	April 4, 2031(106.500%), October 4, 2031(106.500%),	April 4, 2030(106.400%), October 4, 2030(106.400%),		
	April 3, 2031(105.900%), October 3, 2031(105.900%),	April 4, 2032(106.500%), October 4, 2032(106.500%),	April 4, 2031(106.400%), October 4, 2031(106.400%),		
	April 3, 2032(105.900%), October 3, 2032(105.900%),	April 4, 2033(106.500%)	April 4, 2032(106.400%), October 4, 2032(106.400%),		
	April 3, 2033(105.900%)	, , , ,	April 4, 2033(106.400%)		
Coupons/dividends	, , ,				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	5.90%	6.50%	6.40%		
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		
or in yes, specify non-confinant reatures	1973	1973	14//3		

Disclosure template for main features of regulatory capital instruments				
2.00.0	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)	XS2671228067	780086J54	780086J47	
3 Governing law(s) of the instrument	Province of Ontario	Province 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 35	CAD 11.657	CAD 5.242	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	5-Oct-23	6-Oct-23	6-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	5-Oct-25	6-Oct-33	6-Oct-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	October 05, 2024(106.050%)	April 6, 2026(106.500%)	April 6, 2026(106.250%)	
16 Subsequent call dates, if applicable		October 6, 2026(106.500%), April 6, 2027(106.500%),	October 6, 2026(106.250%), April 6, 2027(106.250%),	
		October 6, 2027(106.500%), April 6, 2028(106.500%),	October 6, 2027(106.250%), April 6, 2028(106.250%),	
		October 6, 2028(106.500%), April 6, 2029(106.500%),	October 6, 2028(106.250%), April 6, 2029(106.250%),	
		October 6, 2029(106.500%), April 6, 2030(106.500%),	October 6, 2029(106.250%), April 6, 2030(106.250%),	
		October 6, 2030(106.500%), April 6, 2031(106.500%),	October 6, 2030(106.250%), April 6, 2031(106.250%),	
		October 6, 2031(106.500%), April 6, 2032(106.500%),	October 6, 2031(106.250%), April 6, 2032(106.250%),	
		October 6, 2032(106.500%), April 6, 2033(106.500%)	October 6, 2032(106.250%), April 6, 2033(106.250%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.05%	6.50%	6.25%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
-	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2653239108	780086J88	780086J70		
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 1.131	USD 12.473	USD 4.027		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	6-Oct-23	10-Oct-23	10-Oct-23		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	6-Oct-25	10-Oct-33	10-Oct-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount		October 10, 2024(107.000%)	October 10, 2024(106.600%)		
	Subsequent call dates, if applicable		April 10, 2025(107.000%), October 10, 2025(107.000%), April 10, 2026(107.000%), October 10, 2026(107.000%), April 10, 2027(107.000%), October 10, 2027(107.000%), April 10, 2028(107.000%), October 10, 2027(107.000%), April 10, 2029(107.000%), October 10, 2029(107.000%), April 10, 2029(107.000%), October 10, 2029(107.000%), April 10, 2031(107.000%), October 10, 2031(107.000%), April 10, 2031(107.000%), October 10, 2031(107.000%), April 10, 2032(107.000%), October 10, 2032(107.000%), April 10, 2033(107.000%),	April 10, 2025(106.600%), October 10, 2025(106.600%), April 10, 2026(106.600%), October 10, 2026(106.600%), April 10, 2027(106.600%), October 10, 2027(106.600%), April 10, 2028(106.600%), October 10, 2028(106.600%), April 10, 2029(106.600%), October 10, 2028(106.600%), April 10, 2029(106.600%), October 10, 2029(106.600%), April 10, 2031(106.600%), October 10, 2031(106.600%), April 10, 2032(106.600%), October 10, 2031(106.600%), April 10, 2032(106.600%), October 10, 2032(106.600%), April 10, 2033(106.600%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	7.00%	6.60%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No N/A	No N/A	No		
37	If yes, specify non-compliant features	IN/A	IN/A	N/A		

	Disclosi	re template for main features of regulatory capital in	struments	
	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)	780086J62	XS2653240379	780086K29
3	Governing law(s) of the instrument	Province of Ontario	Province 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		N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 5	USD 1.63	CAD 2.5
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		10-Oct-23	10-Oct-23	11-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Oct-38	10-Oct-26	11-Oct-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15		October 10, 2025(107.600%)		October 11, 2025(106.000%)
16	Subsequent call dates, if applicable	October 10, 2026(107.600%), October 10,		April 11, 2026(106.000%), October 11, 2026(106.000%),
		2027(107.600%), October 10, 2028(107.600%), Octob	per	April 11, 2027(106.000%), October 11, 2027(106.000%),
		10, 2029(107.600%), October 10, 2030(107.600%),		April 11, 2028(106.000%)
		October 10, 2031(107.600%), October 10,		
		2032(107.600%), October 10, 2033(107.600%), Octob	per	
		10, 2034(107.600%), October 10, 2035(107.600%),		
		October 10, 2036(107.600%), October 10,		
		2037(107.600%)		
	Coupons/dividends			
17		Fixed	Float - Fix	Fixed
18		7.60%	Y1: SOFR subject to Floor, Y2-3: 5.76%	6.00%
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
30		No	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
34a		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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K37	780086J96	XS2671227846	
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	CAD 3.626	CAD 1.8	USD 2.05	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11-Oct-23	11-Oct-23	11-Oct-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	11-Oct-33	11-Oct-33	11-Oct-33	
14		Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 11, 2027(106.600%)	October 11, 2026(106.600%)	October 11, 2024(108.000%)	
16	Subsequent call dates, if applicable	April 11, 2028(106.600%), October 11, 2028(106.600%),	April 11, 2027(106.600%), October 11, 2027(106.600%),	October 11, 2025(108.000%), October 11,	
		April 11, 2029(106.600%), October 11, 2029(106.600%),	April 11, 2028(106.600%), October 11, 2028(106.600%),	2026(108.000%), October 11, 2027(108.000%), October	
			April 11, 2029(106.600%), October 11, 2029(106.600%),	11, 2028(108.000%), October 11, 2029(108.000%),	
		April 11, 2031(106.600%), October 11, 2031(106.600%),	April 11, 2030(106.600%), October 11, 2030(106.600%),	October 11, 2030(108.000%), October 11,	
		April 11, 2032(106.600%), October 11, 2032(106.600%),	April 11, 2031(106.600%), October 11, 2031(106.600%),	2031(108.000%), October 11, 2032(108.000%),	
		April 11, 2033(106.600%),	April 11, 2032(106.600%), October 11, 2032(106.600%),		
			April 11, 2033(106.600%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.60%	6.60%	8.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K52	78014RRF9	780086K60
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	CAD 1.5	USD 6.385	CAD 16.742
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	12-Oct-23	13-Oct-23	17-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	12-Oct-33	13-Oct-25	17-Oct-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 12, 2025(107.000%)	October 13, 2024(106.000%)	October 17, 2025(106.650%)
16 Subsequent call dates, if applicable	October 12, 2026(107.000%), October 12,	April 13, 2025(106.000%)	April 17, 2026(106.650%), October 17, 2026(106.650%),
	2027(107.000%), October 12, 2028(107.000%), October		April 17, 2027(106.650%), October 17, 2027(106.650%),
	12, 2029(107.000%), October 12, 2030(107.000%),		April 17, 2028(106.650%), October 17, 2028(106.650%),
	October 12, 2031(107.000%), October 12,		April 17, 2029(106.650%), October 17, 2029(106.650%),
	2032(107.000%),		April 17, 2030(106.650%), October 17, 2030(106.650%),
			April 17, 2031(106.650%), October 17, 2031(106.650%),
			April 17, 2032(106.650%), October 17, 2032(106.650%),
			April 17, 2033(106.650%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	7.00%	6.00%	6.65%
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 included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K78	780086K86	780086K94
3 Governing law(s) of the instrument	Province of Ontario	Province 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 10.108	USD 0.472	USD 1.12
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-Oct-23	17-Oct-23	17-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-Oct-33	17-Oct-33	17-Oct-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	October 17, 2025(106.400%)  April 17, 2026(106.400%), October 17, 2026(106.400%),	October 17, 2025(106.600%) April 17, 2026(106.600%), October 17, 2026(106.600%),	October 17, 2024(107.000%)  April 17, 2025(107.000%), October 17, 2025(107.000%),
	April 17, 2029(106.400%), October 17, 2029(106.400%),	April 17, 2027(106.600%), October 17, 2027(106.600%), April 17, 2028(106.600%), October 17, 2028(106.600%), April 17, 2028(106.600%), October 17, 2028(106.600%), April 17, 2030(106.600%), October 17, 2030(106.600%), April 17, 2031(106.600%), October 17, 2031(106.600%), April 17, 2032(106.600%), October 17, 2031(106.600%), April 17, 2032(106.600%), October 17, 2032(106.600%), April 17, 2033(106.600%)	April 17, 2026(107.000%), October 17, 2026(107.000%), April 17, 2027(107.000%), October 17, 2027(107.000%), April 17, 2028(107.000%), October 17, 2028(107.000%), April 17, 2028(107.000%), October 17, 2028(107.000%), April 17, 2030(107.000%), October 17, 2029(107.000%), April 17, 2031(107.000%), October 17, 2031(107.000%), April 17, 2032(107.000%), October 17, 2031(107.000%), April 17, 2032(107.000%), October 17, 2032(107.000%), April 17, 2033(107.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.40%	6.60%	7.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Disclos	Other TLAC instruments issued directly by the bank	unents		
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQU7	78014RQX1	78014RRA0	
3 Governing law(s) of the instrument	New York	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 115.75	USD 5	USD 4.064	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	17-Oct-23	17-Oct-23	17-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	17-Oct-26	17-Oct-33	17-Oct-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		October 17, 2025(106.250%)  January 17, 2026(106.250%), April 17, 2026(106.250%),	October 17, 2025(106.250%)  April 17, 2026(106.250%), October 17, 2026(106.250%),	
		July 17, 2026(106.250%), October 17, 2026(106.250%), January 17, 2027(106.250%), April 17, 2027(106.250%), January 17, 2027(106.250%), April 17, 2027(106.250%), July 17, 2027(106.250%), October 17, 2027(106.250%), July 17, 2028(106.250%), October 17, 2028(106.250%), July 17, 2029(106.250%), October 17, 2029(106.250%), July 17, 2029(106.250%), October 17, 2029(106.250%), July 17, 2030(106.250%), October 17, 2030(106.250%), January 17, 2030(106.250%), April 17, 2030(106.250%), January 17, 2031(106.250%), October 17, 2031(106.250%), January 17, 2031(106.250%), October 17, 2031(106.250%), July 17, 2031(106.250%), October 17, 2031(106.250%), July 17, 2032(106.250%), October 17, 2031(106.250%), July 17, 2032(106.250%), October 17, 2032(106.250%), July 17, 2032(106.250%), April 17, 2032(106.250%), July 17, 2033(106.250%), April 17, 2033(106.250%), July 17, 2033(106.250%), April 200.250%), April 200.250%), July 17, 2033(106.250%), April 200.250%), April 200.250%), July 200.250%, April 200.250%), April 200.250%), July 200.250%, April 200.250%, April 200.250%, April 200.250%, April 200.250%), April 200.250%, April 200.250%	April 17, 2027(106.250%), October 17, 2027(106.250%), April 17, 2028(106.250%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fix-Float	Fixed	Fixed	
18 Coupon rate and any related index	Y1: 7.00% Y1-3 Sofr + 0.90, subject to coupon floor	6.25%	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	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRE2	XS2671197593	XS2671197916
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 4.029	USD 0.7	USD 3.373
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-Oct-23	17-Oct-23	17-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-Oct-38	17-Oct-26	17-Oct-26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 17, 2028(106.400%		October 17, 2025 (106.250%)
	April 17, 2031(106.400%), October 17, 2031(106.400%), April 17, 2032(106.400%), October 17, 2032(106.400%), April 17, 2033(106.400%), October 17, 2033(106.400%), April 17, 2034(106.400%), October 17, 2034(106.400%), April 17, 2035(106.400%), October 17, 2035(106.400%), April 17, 2035(106.400%), October 17, 2036(106.400%), April 17, 2037(106.400%), October 17, 2037(106.400%), April 17, 2038(106.400%),		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	6.40%	SOFR, subject to cap and floor	6.25%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G73	780086K45	780086L28	
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	CAD 1.35	CAD 1	USD 1.6	
10 Accounting classification 11 Original date of issuance	Liability - fair value option 18-Oct-23	Liability - fair value option 18-Oct-23	Liability - fair value option 18-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	18-Oct-38	18-Oct-33	18-Oct-33	
13 Original maturity date  14 Issuer call subject to prior supervisory approval	Yes	Yes	18-Oct-33 Yes	
15 Optional call date, contingent call dates and redemption amount	October 18, 2026(122,640%)	October 18, 2025(114.810%)	October 18, 2025(106,700%)	
16 Subsequent call dates, if applicable	April 18, 2027(126.880%), October 18, 2027(131.270%),	October 18, 2026(123.020%), October 18,	April 18, 2026(106.700%), October 18, 2026(106.700%),	
	April 18, 2028(135.820%), October 18, 2028(140.520%), April 18, 2029(145.380%), October 18, 2029(150.410%), April 18, 2039(155.610%), October 18, 2030(161.000%), April 18, 2031(166.570%), October 18, 2031(172.330%), April 18, 2032(178.290%), October 18, 2032(174.460%), April 18, 2033(190.840%), October 18, 2032(197.450%), April 18, 2033(190.840%), October 18, 2033(197.450%), April 18, 2034(204.280%), October 18, 2034(211.350%), April 18, 2035(218.660%), October 18, 2035(226.220%), April 18, 2036(234.050%), October 18, 2036(242.150%), April 18, 2037(255.930%), October 18, 2037(259.200%), April 18, 2038(268.160%)	2027(131.820%), October 18, 2028(141.240%), October 18, 2039(151.340%), October 18, 2030(162.160%), October 18, 2031(173.760%), October 18, 2032(186.180%)	April 18, 2027(106,700%), October 18, 2027(106,700%), April 18, 2028(106.700%), October 18, 2028(106.700%), April 18, 2028(106.700%), October 18, 2029(106.700%), April 18, 2030(106.700%), October 18, 2030(106.700%), April 18, 2030(106.700%), October 18, 2030(106.700%), April 18, 2031(106.700%), October 18, 2031(106.700%), April 18, 2032(106.700%), October 18, 2032(106.700%), April 18, 2033(106.700%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18 Coupon rate and any related index	6.92% Compounded and paid at maturity	7.00% Compounded and paid at maturity	6.70%	
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 No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible N/A	Non-convertible	
24 If convertible, conversion trigger (s)	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	
27 If convertible, mandatory or optional conversion	N/A	N/A		
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	
	No No			
30 Write-down feature 31 If write-down, write-down trigger (s)	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, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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, opening non-compliant routines	147.	l. *** .	1.40.	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by 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)	78014RQS2	78014RQT0	780086L44	
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 2.405	USD 16.54	CAD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	18-Oct-23	18-Oct-23	19-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	18-Oct-38	18-Oct-33	19-Oct-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	October 18, 2025(106.500%	October 18, 2026(106.300%)	October 19, 2024(106.050%)	
16 Subsequent call dates, if applicable	April 18, 2026(106.500%), October 18, 2026(106.500%),	April 18, 2027(106.300%), October 18, 2027(106.300%),	October 19, 2025(106.050%), October 19,	
	April 18, 2027(106.500%), October 18, 2027(106.500%),	April 18, 2028(106.300%), October 18, 2028(106.300%),	2026(106.050%), October 19, 2027(106.050%), October	
	April 18, 2028(106.500%), October 18, 2028(106.500%),	April 18, 2029(106.300%), October 18, 2029(106.300%),	19, 2028(106.050%), October 19, 2029(106.050%),	
	April 18, 2029(106.500%), October 18, 2029(106.500%),	April 18, 2030(106.300%), October 18, 2030(106.300%),	October 19, 2030(106.050%), October 19,	
	April 18, 2030(106.500%), October 18, 2030(106.500%),	April 18, 2031(106.300%), October 18, 2031(106.300%),	2031(106.050%), October 19, 2032(106.050%),	
	April 18, 2031(106.500%), October 18, 2031(106.500%),	April 18, 2032(106.300%), October 18, 2032(106.300%),		
	April 18, 2032(106.500%), October 18, 2032(106.500%),	April 18, 2033(106.300%)		
	April 18, 2033(106.500%), October 18, 2033(106.500%),			
	April 18, 2034(106.500%), October 18, 2034(106.500%),			
	April 18, 2035(106.500%), October 18, 2035(106.500%),			
	April 18, 2036(106.500%), October 18, 2036(106.500%),			
	April 18, 2037(106.500%), October 18, 2037(106.500%),			
	April 18, 2038(106.500%), Colossel 16, 2337(136.500%),			
	7 (7.11 10, 2000(100:00070)			
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.50%	6.30%	6.05%	
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	
or in yes, specify non-confipliant reatures	INO	INA	INA	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086L36	780086L77	780086L93
3	Governing law(s) of the instrument	Province of Ontario	Province 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 2	CAD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Oct-23	20-Oct-23	20-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Oct-33	20-Oct-33	20-Oct-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 20, 2025(106.600%)	October 20, 2024(108.250%)	October 20, 2026(106.500%)
16	Subsequent call dates, if applicable	April 20, 2026(106.600%), October 20, 2026(106.600%),	October 20, 2025(116.500%), October 20,	April 20, 2027(106.500%), October 20, 2027(106.500%),
		April 20, 2027(106.600%), October 20, 2027(106.600%), April 20, 2028(106.600%), October 20, 2028(106.600%), April 20, 2029(106.600%), October 20, 2029(106.600%), April 20, 2030(106.600%), October 20, 2030(106.600%), April 20, 2031(106.600%), October 20, 2031(106.600%), April 20, 2031(106.600%), October 20, 2031(106.600%), April 20, 2032(106.600%), October 20, 2032(106.600%), April 20, 2033(106.600%),		April 20, 2028(106.500%), October 20, 2028(106.500%), April 20, 2029(106.500%), October 20, 2029(106.500%), April 20, 2030(106.500%), October 20, 2030(106.500%), April 20, 2031(106.500%), October 20, 2031(106.500%), April 20, 2032(106.500%), October 20, 2032(106.500%), April 20, 2032(106.500%), October 20, 2032(106.500%), April 20, 2033(106.500%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	6.60%	8.25% Compounded and paid at maturity	6.50%
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
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Disclose	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the				
	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)	XS2671200991	780086L85	780086M27		
3 Governing law(s) of the instrument	Province of Ontario	Province 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		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 2.187	CAD 8.414	CAD 14.665		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	20-Oct-23	23-Oct-23	23-Oct-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	20-Oct-26	23-Oct-33	23-Oct-33		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		October 23, 2028(106.150%)	October 23, 2028(106.300%)		
16 Subsequent call dates, if applicable		April 23, 2029(106.150%), October 23, 2029(106.150%), April 23, 2030(106.150%), October 23, 2030(106.150%), April 23, 2031(106.150%), October 23, 2031(106.150%), April 23, 2032(106.150%), October 23, 2032(106.150%), April 23, 2033(106.150%),	April 23, 2029(106.300%), October 23, 2029(106.300%), April 23, 2030(106.300%), October 23, 2030(106.300%), April 23, 2031(106.300%), October 23, 2031(106.300%), April 23, 2032(106.300%), October 23, 2032(106.300%), April 23, 2033(106.300%),		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed		
18 Coupon rate and any related index	SOFR, subject to cap and floor	6.15%	6.30%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No.	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory	capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671202427	XS2671205792	XS2671236243		
3 Governing law(s) of the instrument	Province of Ontario	Province 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 1.61	USD 3.1	USD 2.2		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	23-Oct-23	23-Oct-23	23-Oct-23		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	23-Oct-25	23-Oct-25	23-Oct-30		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount			October 23, 2024(107.400%)		
16 Subsequent call dates, if applicable			October 23, 2025(114.800%), October 23, 2026(122.200%), October 23, 2027(129.600%), October 23, 2029(144.400%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Float	Zero		
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	7.40% Compounded and paid at maturity		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclos	ure 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 CUS	SIP, ISIN, or Bloomberg identifier for private placement)	XS2671234206	780086M92	780086N26
3 Governing law(s) of the in	nstrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceal:	bility requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments govern	ned by foreign law)			
Regulatory treatment				
4 Transitional Basel III r	rules	N/A	N/A	N/A
5 Post-transitional Base	el III rules	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	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument		AUD 2.3	CAD 56	CAD 25
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		24-Oct-23	25-Oct-23	25-Oct-23
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		24-Oct-30	25-Oct-33	25-Oct-33
14 Issuer call subject to prior	r supervisory approval	Yes	Yes	Yes
15 Optional call date, cor	ntingent call dates and redemption amount	October 24, 2026(122.200%)	October 25, 2028(106.400%)	October 25, 2028(106.530%)
16 Subsequent call dates	s, if applicable	October 25, 2027(129.600%), October 24,	April 25, 2029(106.400%), October 25, 2029(106.400%),	April 25, 2029(106.530%), October 25, 2029(106.530%),
		2028(137.000%), October 24, 2029(144.400%)	April 25, 2030(106.400%), October 25, 2030(106.400%),	April 25, 2030(106.530%), October 25, 2030(106.530%),
			April 25, 2031(106.400%), October 25, 2031(106.400%),	April 25, 2031(106.530%), October 25, 2031(106.530%),
			April 25, 2032(106.400%), October 25, 2032(106.400%),	April 25, 2032(106.530%), October 25, 2032(106.530%),
			April 25, 2033(106.400%)	April 25, 2033(106.530%)
Coupons/dividends				
17 Fixed or floating divide		Zero	Fixed	Fixed
18 Coupon rate and any		7.40% Compounded and paid at maturity	6.40%	6.53%
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 cun	mulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-conve		Non-convertible	Non-convertible	Non-convertible
24 If convertible, convers		N/A	N/A	N/A
25 If convertible, fully or		N/A	N/A	N/A
26 If convertible, convers	sion rate	N/A	N/A	N/A
	tory 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-do		N/A	N/A	N/A
32 If write-down, full or p		N/A	N/A	N/A
33 If write-down, perman	nent or temporary	N/A	N/A	N/A
34 If temporary write-	e-down, description of write-down mechanism	N/A	N/A	N/A
	·	Exemption	Exemption	Exemption
34a Type of subordination				to a contract the contract to
	hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		Unsubordinated No	Unsubordinated No	No Unsubordinated

	Disclosu	re template for main features of regulatory cap	pital instruments	
	21001000	Other TLAC instruments issued directly by th	ne bank	
		Included in TLAC not included in regulatory of	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)	XS2671203318	780086M35	780086M43
3 Go	overning law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	gible 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
	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 4	CAD 18.432	CAD 7.537
	ccounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	riginal date of issuance	25-Oct-23	27-Oct-23	27-Oct-23
12 Pe	erpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Oct-27	27-Oct-28	27-Oct-28
14 Iss	suer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 25, 2026(105.970%)	October 27, 2025(106.250%)	October 27, 2025(106.050%)
16	Subsequent call dates, if applicable		April 27, 2026(106.250%), October 27, 2026(106.250%),	April 27, 2026(106.050%), October 27, 2026(106.050%),
			April 27, 2027(106.250%), October 27, 2027(106.250%),	April 27, 2027(106.050%), October 27, 2027(106.050%),
			April 27, 2028(106.250%),	April 27, 2028(106.050%),
Co	oupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.97%	6.25%	6.05%
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 Cc	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Wi	/rite-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	ype of subordination	Exemption	Exemption	Exemption
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	on-compliant transitioned features	No	No	No
	yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086M50	780086M68	78014RRC6	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1.554	USD 4.362	USD 2.577	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	27-Oct-23	27-Oct-23	27-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	27-Oct-28	27-Oct-28	27-Oct-38	
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	October 27, 2025(106.350%)	October 27, 2025(106.500%)	October 27, 2028(106.500%)	
Subsequent call dates, if applicable	April 27, 2026(106.350%), October 27, 2026(106.350%), April 27, 2027(106.350%), October 27, 2027(106.350%), April 27, 2028(106.350%),	April 27, 2026(106.500%), October 27, 2026(106.500%),   April 27, 2027(106.500%), October 27, 2027(106.500%),   April 27, 2028(106.500%)	April 27, 2029(106.500%), October 27, 2029(106.500%), April 27, 2030(106.500%), October 27, 2030(106.500%), April 27, 2031(106.500%), October 27, 2031(106.500%), April 27, 2032(106.500%), October 27, 2032(106.500%), April 27, 2033(106.500%), October 27, 2033(106.500%), April 27, 2034(106.500%), October 27, 2034(106.500%), April 27, 2035(106.500%), October 27, 2034(106.500%), April 27, 2035(106.500%), October 27, 2036(106.500%), April 27, 2036(106.500%), October 27, 2037(106.500%), April 27, 2038(106.500%), October 27, 2037(106.500%), April 27, 2038(106.500%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.35%	6.50%	6.50%	
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	

Part	Disclosure template for main features of regulatory capital instruments				
Total			Other TLAC instruments issued directly by the bank		
2					In
Description (society of the extinations of the extination of the extination of the section of the control of the section of the control of					
28   Section of Section   1 of the TLAC from Select is achieved for over TLAC					
Highest information growth only from Just 1991   Tourishment of Burn 1992					
1	ou	eligible instruments governed by foreign law)	TW/	Contraction	Contractadi
Page 2014   Page	4		NIA	N/A	N/A
Page   Page   An application of the processing					
7					
Amount recognision in regulative properties of the control of th					
Per vasa of incomment			N/A - Amount eligible for TLAC only		
10   Congress desiration   Substity for value option   Substity for value   Substitution					
30   Congram instally date   Stocked   Stock					
14   Security of the price reportery approach   Ves.   V	12	Perpetual or dated	Dated	Dated	Dated
Society and a later contemprent call castes and neterprises amount   October 30, 2027(106,300%)   Collection 30, 2027(106,30	13	Original maturity date	30-Oct-33	30-Oct-43	30-Oct-26
Subsequent call dates, # applicable					
April 10, 2020(106.300%), Colored 30, 2020(106.300%), Colored 30, 2020(106.500%), April 20, 20					
Fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  No  No  No  No  No  No  No  No  No  N		Coverage (dividende	April 30, 2030(106.300%), October 30, 2030(106.300%), April 30, 2031(106.300%), October 30, 2031(106.300%), April 30, 2032(106.300%), October 30, 2032(106.300%),	January 30, 2030(106.550%), April 30, 2030(106.550%), July 30, 2030(106.550%), October 30, 2030(106.550%), July 30, 2031(106.550%), October 30, 2031(106.550%), July 30, 2031(106.550%), October 30, 2031(106.550%), July 30, 2031(106.550%), October 30, 2031(106.550%), July 30, 2032(106.550%), April 30, 2032(106.550%), July 30, 2032(106.550%), October 30, 2032(106.550%), July 30, 2033(106.550%), October 30, 2033(106.550%), July 30, 2033(106.550%), October 30, 2033(106.550%), January 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2035(106.550%), October 30, 2034(106.550%), July 30, 2035(106.550%), October 30, 2035(106.550%), July 30, 2036(106.550%), October 30, 2036(106.550%), July 30, 2036(106.550%), April 30, 2037(106.550%), July 30, 2037(106.550%), October 30, 2037(106.550%), July 30, 2037(106.550%), October 30, 2037(106.550%), July 30, 2038(106.550%), October 30, 2037(106.550%), July 30, 2038(106.550%), October 30, 2038(106.550%), July 30, 2038(106.550%), October 30, 2038(106.550%), July 30, 2038(106.550%), October 30, 2038(106.550%), July 30, 2038(106.550%), October 30, 2039(106.550%), July 30, 2039(106.550%), October 30, 2039(106.550%), July 30, 2039(106.550%), October 30, 2039(106.550%), July 30, 2039(106.550%), October 30, 2039(106.550%), July 30, 2041(106.550%), April 30, 2041(106.550%), July 30, 2042(106.550%), October 30, 2041(106.550%), July 30, 2042(106.550%), October 30, 2042(106.550%), July 30, 2042(106.550%), October 30, 2042(106.55	
Existence of a dividend stopper   No	17		Fived	Eivod	Fixed
Existence of a dividend stopper  Fully discretionary, parlially discretionary or mandatory  Fully discretionary, parlially discretionary or mandatory  No					
Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No					
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat					
Non-cumulative or cumulative   Non-cumulative   Non-cum					No
23 Convertible or non-convertible Non-converti		Noncumulative or 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     N/A       27     If convertible, andatory or optional conversion     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify instrument it converts into     N/A     N/A     N/A     N/A       30     Write-down, full or partial     NO     NO     NO       31     If write-down, vrite-down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent 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       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No					Non-convertible
26     If convertible, conversion rate     N/A     N/A     N/A       27     If convertible, pandatory or optional conversion     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       29     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A       30     Write-down feature     No     No     No       31     If write-down, rite-down trigger (s)     N/A     N/A     N/A       32     If write-down, permanent or temporary     N/A     N/A     N/A       33     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       35     No-compliant transitioned features     No     No     No					
If convertible, mandatory or optional conversion   N/A   N/A   N/A   N/A					
28     If convertible, specify instrument type convertible into     N/A     N/A     N/A       29     If convertible, specify instrument it converts into     N/A     N/A     N/A       30     Wife-down feature     No     No     No       31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No					
29 If convertible, specify issuer of instrument it converts into N/A N/B N/A N/A N/B N/A					
30 Write-down feature No N					
31     If write-down, write-down trigger (s)     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A     N/A       33     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A     N/A       34a     Type of subordination     Exemption     Exemption     Exemption       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Unsubordinated     Unsubordinated       36     No-compliant transitioned features     No     No     No					
32 If write-down, full or partial N/A					
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption Exemption Unsubordinated Unsubordinated Unsubordinated 35 Position in subordination fleararchy in liquidation (specify instrument type immediately senior to instrument) No No No No					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A  34a Type of subordination Exemption Exemption Exemption Exemption  5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated  36 Non-compliant transitioned features No No No No					
Type of subordination Exemption Exemption Exemption  Solition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated  No No No No					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinate	34a			*	
36 Non-compliant transitioned features No No No					
	37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by 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)	XS2671205362	78014RRG7	78014RQV5	
3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	Contractual	Contractual	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	GBP 1.8	USD 3.853	USD 4.915	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Oct-23	31-Oct-23	31-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Oct-25	31-Oct-33	31-Oct-30	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		October 31, 2026(106.550%)	October 31, 2027(106.300%)	
16 Subsequent call dates, if applicable		April 30, 2027(106.550%), October 31, 2027(106.550%), April 30, 2028(106.550%), October 31, 2028(106.550%), April 30, 2029(106.550%), October 31, 2029(106.550%), April 30, 2030(106.550%), October 31, 2030(106.550%), April 30, 2031(106.550%), October 31, 2031(106.550%), April 30, 2032(106.550%), October 31, 2031(106.550%), April 30, 2032(106.550%)	April 30, 2028(106.300%), October 31, 2028(106.300%), April 30, 2029(106.300%), October 31, 2029(106.300%), April 30, 2030(106.300%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	SONIA, subject to cap and floor	6.55%	6.30%	
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	
or I is you, opening non-compliant toutures	1.07.5	1.377.3	1.47.	

	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
<ol> <li>Unique identifier (eg CUSIP, ISIN, or Blooml</li> </ol>	berg identifier for private placement)	780086N75	780086N67	780086P24
3 Governing law(s) of the instrument		Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of	f 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		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	rrency in millions, as of most recent reporting date)	N/A - 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 16.57	CAD 0.423	CAD 2.444
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		31-Oct-23	31-Oct-23	31-Oct-23
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		31-Oct-33	31-Oct-33	31-Oct-33
14 Issuer call subject to prior supervisory appro	oval	Yes	Yes	Yes
15 Optional call date, contingent call dates	and redemption amount	October 31, 2028(106.350%)	October 31, 2028(106.180%)	October 31, 2028(106.200%)
16 Subsequent call dates, if applicable	·	April 30, 2029(106.350%), October 31, 2029(106.350%),	April 30, 2029(106.180%), October 31, 2029(106.180%),	October 31, 2029(106.200%), October 31,
		April 30, 2030(106.350%), October 31, 2030(106.350%),	April 30, 2030(106.180%), October 31, 2030(106.180%),	2030(106.200%), October 31, 2031(106.200%), October
		April 30, 2031(106.350%), October 31, 2031(106.350%),	April 30, 2031(106.180%), October 31, 2031(106.180%),	31, 2032(106.200%)
		April 30, 2032(106.350%), October 31, 2032(106.350%),		
		April 30, 2033(106.350%)	April 30, 2033(106.180%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18 Coupon rate and any related index		6.35%	6.18%	6.20%
19 Existence of a dividend stopper		No	No	No
<li>Fully discretionary, partially discretionary</li>		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive	to redeem	No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional con		N/A	N/A	N/A
28 If convertible, specify instrument type co		N/A	N/A	N/A
29 If convertible, specify issuer of instrumer	nt it 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 liquida	ation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	ttion (specify instrument type immediately senior to instrument)	Unsubordinated No	Unsubordinated No	Unsubordinated No

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086N59	780086N83	780086N91	
3 Governing law(s) of the instrument	Province of Ontario	Province 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 11.51	CAD 16.168	USD 4.76	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	31-Oct-23	31-Oct-23	31-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	31-Oct-33	31-Oct-33	31-Oct-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	October 31, 2025(106.400%)	October 31, 2025(106.650%)	October 31, 2025(106.850%)	
16 Subsequent call dates, if applicable	April 30, 2026(106.400%), October 31, 2026(106.400%),	April 30, 2026(106.650%), October 31, 2026(106.650%),	April 30, 2026(106.850%), October 31, 2026(106.850%),	
	April 30, 2027(106.400%), October 31, 2027(106.400%),	April 30, 2027(106.650%), October 31, 2027(106.650%),	April 30, 2027(106.850%), October 31, 2027(106.850%),	
	April 30, 2028(106.400%), October 31, 2028(106.400%),	April 30, 2028(106.650%), October 31, 2028(106.650%),	April 30, 2028(106.850%), October 31, 2028(106.850%),	
	April 30, 2029(106.400%), October 31, 2029(106.400%),		April 30, 2029(106.850%), October 31, 2029(106.850%),	
	April 30, 2030(106.400%), October 31, 2030(106.400%),	April 30, 2030(106.650%), October 31, 2030(106.650%),	April 30, 2030(106.850%), October 31, 2030(106.850%),	
	April 30, 2031(106.400%), October 31, 2031(106.400%),	April 30, 2031(106.650%), October 31, 2031(106.650%),	April 30, 2031(106.850%), October 31, 2031(106.850%),	
	April 30, 2032(106.400%), October 31, 2032(106.400%),	April 30, 2032(106.650%), October 31, 2032(106.650%),	April 30, 2032(106.850%), October 31, 2032(106.850%),	
	April 30, 2033(106.400%),	April 30, 2033(106.650%),	April 30, 2033(106.850%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.40%	6.65%	6.85%	
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	N/A	
26 If conversion rate	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	
	N/A N/A	N/A N/A	N/A N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	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	

	Disclosure template for main features of regulatory capital instruments				
		ssued directly by the bank			
	Included in TLAC not incl				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086P32	780086P40		
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	USD 4.063	CAD 4.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	31-Oct-23	31-Oct-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	31-Oct-33	31-Oct-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	October 31, 2025(107.100%)	October 31, 2025(106.400%)		
16	Subsequent call dates, if applicable	April 30, 2026(107.100%), October 31, 2026(107.100%), April 30, 2027(107.100%), October 31, 2027(107.100%), April 30, 2028(107.100%), October 31, 2028(107.100%), April 30, 2029(107.100%), October 31, 2029(107.100%), April 30, 2030(107.100%), October 31, 2030(107.100%), April 30, 2031(107.100%), October 31, 2031(107.100%), April 30, 2032(107.100%), October 31, 2032(107.100%), April 30, 2032(107.100%), October 31, 2032(107.100%), April 30, 2033(107.100%)	April 30, 2026(106.400%), October 31, 2026(106.400%), April 30, 2027(106.400%), October 31, 2027(106.400%), 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%),		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	7.10%	6.40%		
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	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		