

Main Features Report

Q4/2025

Royal Bank of Canada

This document constitutes Annex 1 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's Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) – Guideline (2024) issued November 14, 2023. Such requirements are based on the Basel Committee on Banking Supervision's recommendations 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 instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group&solo	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Common Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	20,753
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	\$1.54 (quarterly dividend effective November 24, 2025)
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 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
7	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)	300	150	150
9	Par value of instrument	300	150	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	March 13, 2015	June 5, 2015	July 22, 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2025 at \$25.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00
16	Subsequent call dates, if applicable	On November 24, 2030 and every fifth year thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed	Fixed
18	Coupon rate and any related index	3.0% to, but excluding, November 24, 2025; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period ¹ . If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.	4.90%	4.90%
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BG shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BG shares: Convertible into Series BG Preferred Shares on the basis of one Series BG Preferred Share for each Series BF Preferred Share. Convertible on November 24, 2020 and on each November 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BH share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

Disclosure template for main features of regulatory capital instruments				
Preferred Shares				
Included in both regulatory capital and TLAC				
		Series BO	Series BT	Series BU
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013R390	780086UF9	780086X66
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	350	750	750
9	Par value of instrument	350	750	750
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	November 2, 2018	November 5, 2021	January 25, 2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 24, 2029 at \$25.00	From January 24, 2027 to and including February 24, 2027 at \$1,000.00	From January 25, 2029 to and including February 24, 2029 at \$1,000.00
16	Subsequent call dates, if applicable	On February 24, 2034 and every fifth year thereafter at \$25.00	From January 24 to and including February 24, 2032 and every fifth year thereafter	From January 24 to and including February 24, 2034 and every fifth year thereafter
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	5.885% to, but excluding, February 24, 2029; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.38% for each subsequent fixed rate period ² . If converted into series BP, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.38%.	4.20% to, but excluding, February 24, 2027; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.71% for each subsequent fixed rate period ³ .	7.408% to, but excluding, February 24, 2029; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 3.90% for each subsequent fixed rate period ⁴ .
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	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 BP 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 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, 2029 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: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

2 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.

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

4 Subsequent Fixed Rate Period means the period from and including February 24, 2029 to, but excluding, February 24, 2034 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

Disclosure template for main features of regulatory capital instruments		
Preferred Shares		
Included in both regulatory capital and TLAC		
		Series BW
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866S8
3	Governing law(s) of the instrument	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	600
9	Par value of instrument	600
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	July 24, 2024
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	From October 24, 2029 to and including November 24, 2029 at \$1,000.00
16	Subsequent call dates, if applicable	From October 24, 2029 to and including November 24 and every fifth year thereafter
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Fixed
18	Coupon rate and any related index	6.698% to, but excluding, November 24, 2029; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 3.40% for each subsequent fixed rate period ⁵ .
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Always convert fully
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

5 Subsequent Fixed Rate Period means the period from and including November 24, 2029 to, but excluding, November 24, 2034 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, November 24 in the fifth year thereafter.

Disclosure template for main features of regulatory capital instruments			
Limited Recourse Capital Notes			
Included in both regulatory capital and TLAC			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SV7	780086TQ7
3	Governing law(s) of the instrument	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,250	1,000
9	Par value of instrument	1,250	1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	November 2, 2020	June 8, 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	February 24, 2081	November 24, 2081
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Every five years during the period from January 24 to and including February 24, commencing in 2026	Every 5 years during the period from October 24 to and including November 24, commencing in 2026
16	Subsequent call dates, if applicable	During the period from January 24 to and including February 24, 2026	During the period from October 24 to and including November 24, 2026
<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	4.0% per annum. Starting on February 24, 2026 and on every fifth anniversary of such date thereafter until February 24, 2076 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 3.617%.	3.65% per annum. Starting on November 24, 2026 and on every fifth anniversary of such date thereafter until November 24, 2081 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 2.665%.
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BR 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 BS share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt
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				
Limited Recourse Capital Notes				
Included in both regulatory capital and TLAC				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086AR4	780082AT0	780082AV5
3	Governing law(s) of the instrument	US - NY	US - NY	US - NY
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,370	1,396	1,709
9	Par value of instrument	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	April 24, 2024	November 1, 2024	June 11, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 2, 2084	November 24, 2084	August 24, 2085
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 2, 2029 at USD 1,000	November 24, 2034 at USD 1,000	August 24, 2030 at USD 1,000
16	Subsequent call dates, if applicable	February 2, May 2, August 2, and November 2 each year after May 2, 2029.	February 24, May 24, August 24, and November 24 each year after November 24, 2034.	February 24, May 24, August 24, and November 24 each year after August 24, 2030.
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	7.500% per annum. Starting on May 2, 2029 and on every fifth anniversary of such date thereafter until May 2, 2079 the interest rate on the Notes will be reset at an interest rate per annum equal to the then-prevailing 5-year U.S. Treasury Rate plus 2.887%.	6.350% per annum. Starting on November 24, 2034 and on every fifth anniversary of such date thereafter until November 24, 2079 the interest rate on the Notes will be reset at an interest rate per annum equal to the then-prevailing 5-year U.S. Treasury Rate plus 2.257%.	6.750% per annum. Starting on August 24, 2030 and on every fifth anniversary of such date thereafter until August 24, 2080 the interest rate on the Notes will be reset at an interest rate per annum equal to the then-prevailing 5-year U.S. Treasury Rate plus 2.815%.
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BV 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 BX 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 BY share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Limited Recourse Capital Notes		
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)	780082AX1
3	Governing law(s) of the instrument	US - NY
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,868
9	Par value of instrument	USD 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	September 23, 2025
12	Perpetual or dated	Dated
13	Original maturity date	November 24, 2085
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2035 at USD 1,000
16	Subsequent call dates, if applicable	February 24, May 24, August 24, and November 24 each year after November 24, 2035.
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed to Fixed
18	Coupon rate and any related index	6.50% per annum. Starting on November 24, 2035 and on every fifth anniversary of such date thereafter until November 24, 2080 the interest rate on the Notes will be reset at an interest rate per annum equal to the then-prevailing 5-year U.S. Treasury Rate plus 2.462%.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always convert fully
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BZ share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	GB0007542557	780087AK8	21113KAB1
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	250	10.93
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	June 6, 1986	October 1, 1984	November 15, 1984
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 29, 2085	October 1, 2083	November 1, 2083
14	Issuer call subject to prior supervisory approval	Yes	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	On the interest payment date after November 15, 1988 before 1991 (101.00%)
16	Subsequent call dates, if applicable	Any time on or after the interest payment date falling on June 1991, on any interest payment date, at par	Any time on or after Oct 1, 1989, on any interest payment date, at par	1991 (100.80%), 1992 (100.60%), 1993 (100.40%), 1994 (100.20%), 1995 and thereafter (100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Floating	Floating
18	Coupon rate and any related index	SOFR +0.44911%	0.50% plus the average of mid-market quotations for Government of Canada Treasury Bills maturing in or about 30 days from the date of quotation	0.75% plus the average of mid-market quotations for Government of Canada Treasury Bills maturing in or about 30 days from the date of quotation
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features

Disclosure template for main features of regulatory capital instruments			
Subordinated Indebtedness			
Included in both regulatory capital and TLAC			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	7800867G3
3	Governing law(s) of the instrument	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	984	1,273
9	Par value of instrument	1,000	1,250
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	January 25, 2022	July 29, 2024
12	Perpetual or dated	Dated	Dated
13	Original maturity date	May 3, 2032	August 8, 2034
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 3, 2027 at par	Aug 8, 2029 at par
16	Subsequent call dates, if applicable	Any time on or after May 3, 2027, at par	Any time on or after Aug 8, 2029, at par
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	Fixed at 2.94% per annum until May 3, 2027. Thereafter, floating to maturity at 3-month CDOR plus 0.76%.	Fixed at 4.829% per annum until Aug 8, 2029. Thereafter, floating to maturity at Daily Compounded CORRA plus 1.55%.
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	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
Included in both regulatory capital and TLAC				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UA0	780086SY1	XS3121773314
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,628	967	232
9	Par value of instrument	1,750	1,000	JPY 26 000 000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	October 14, 2021	January 28, 2021	July 17, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 3, 2031	January 28, 2033	July 17, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Nov 3, 2026 at par	Jan 28, 2028 at par	July 17, 2030 at par
16	Subsequent call dates, if applicable	Any time on or after Nov 3, 2026, at par	Any time on or after Jan 28, 2028, at par	Any time on or after July 17, 2030, at par
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	Fixed at 2.14% per annum until November 3, 2026. Thereafter, floating to maturity at 3-month CDOR plus 0.61%.	Fixed at 1.67% per annum until January 28, 2028. Thereafter, floating to maturity at 3-month CDOR plus 0.55%.	Fixed at 1.963% per annum until July 17, 2030. Thereafter, floating to maturity at 5 year Tokyo Overnight Average Rate (TONA) mid-swap rate plus 1.02%.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
Included in both regulatory capital and TLAC				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WK6	7800863G7	779926NA8
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,520	2,038	1,250
9	Par value of instrument	1,500	2,000	1,250
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	January 31, 2023	April 2, 2024	July 3, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 1, 2033	April 3, 2034	July 3, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 1, 2028 at par	April 3, 2029 at par	July 3, 2030 at par
16	Subsequent call dates, if applicable	Any time on or after February 1, 2028, at par	Any time on or after April 2, 2029, at par	Any time on or after July 3, 2030, at par
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	Fixed at 5.01% per annum until February 1, 2028. Thereafter, floating to maturity at Daily Compounded CORRA plus 2.12%.	Fixed at 5.096% per annum until April 3, 2029. Thereafter, floating to maturity at Daily Compounded CORRA plus 1.56%.	Fixed at 4.214% per annum until July 3, 2030. Thereafter, floating to maturity at Daily Compounded CORRA plus 1.51%.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

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

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2109790423
3	Governing law(s) of the instrument	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)
9	Par value of instrument	GBP 350
10	Accounting classification	Liability - fair value option
11	Original date of issuance	January 28, 2020
12	Perpetual or dated	Dated
13	Original maturity date	December 15, 2025
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.125%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZP59	US78016EZM29
3	Governing law(s) of the instrument	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 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	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	SOFR INDEX+0.525%	0.875%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZQ33	US78016EZR16	CA780086TM66
3	Governing law(s) of the instrument	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 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	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1700	USD 300	CAD 1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	April 27, 2021	April 27, 2021	May 4, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 27, 2026	April 27, 2026	May 4, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.2%	SOFR INDEX+0.57%	1.589%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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)	US78016EZT71
3	Governing law(s) of the instrument	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 750
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	July 14, 2021
12	Perpetual or dated	Dated
13	Original maturity date	July 14, 2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.2%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086TY05	CH1132966289	XS2385061234
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>	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	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 1,000	CHF 200	GBP 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 29, 2021	September 22, 2021	September 9, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 31, 2028	September 22, 2031	September 9, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.8%	0.2%	1.0%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

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

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

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2435102103
3	Governing law(s) of the instrument	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 620
10	Accounting classification	Liability - fair value option
11	Original date of issuance	January 25, 2022
12	Perpetual or dated	Dated
13	Original maturity date	January 25, 2034
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.034%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

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

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

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086VK72
3	Governing law(s) of the instrument	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	July 25, 2022
12	Perpetual or dated	Dated
13	Original maturity date	July 26, 2027
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.612%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2488431441	XS2490729154
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	HKD 456	GBP 500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	June 8, 2022	June 14, 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	June 8, 2029	June 14, 2027
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.805%	3.625%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2537128212	XS2435102103
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 30	EUR 40
10	Accounting classification	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	September 28, 2022	October 20, 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	September 28, 2037	January 25, 2034
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.61%	1.034%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments issued directly by the bank		
Included in TLAC not included in regulatory capital		
1	Issuer	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZU10
3	Governing law(s) of the instrument	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
	Regulatory treatment	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other 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 1350
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	October 25, 2022
12	Perpetual or dated	Dated
13	Original maturity date	November 1, 2027
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	6.000%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 instruments governed by foreign law)	N/A	N/A	Contractual
	<i>Regulatory treatment</i>	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 153	CHF 200	USD 1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	December 15, 2022	January 25, 2023	January 12, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 15, 2028	January 25, 2028	January 12, 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	CORRA+1.65%	2.45%	4.875%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZV92	US78016FZW75	US78016FZX58
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 300	USD 750	USD 1700
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 12, 2023	January 12, 2023	January 12, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 12, 2026	January 12, 2028	February 1, 2033
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX+1.08%	4.900%	5.000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086WG51	XS2581222838
3	Governing law(s) of the instrument	ONATRIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2,000	AUD 50
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 17, 2023	January 31, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 17, 2028	January 31, 2038
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.642%	5.900%
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2578939527	XS2580733553
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 650	AUD 50
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 24, 2023	January 31, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 24, 2028	January 31, 2038
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.000%	6.000%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581246183	XS2584499243	XS2584499599
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	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	HKD 500	HKD 800	AUD 50
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	February 1, 2023	February 7, 2023	February 7, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 1, 2028	February 7, 2028	February 7, 2038
14	Issuer call subject to prior supervisory approval	No	No	No
15	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	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2435102103	XS2585823227	XS2596452552
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	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 28	JPY 3000	HKD 300
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	February 13, 2023	February 10, 2023	March 9, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	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	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2597012959	XS2598327059	CA780086XL38
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CNH 800	JPY 10,000	CAD 2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	March 10, 2023	March 31, 2023	April 20, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 10, 2026	March 31, 2028	May 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	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	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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)	US78016HZQ63
3	Governing law(s) of the instrument	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 900
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	April 27, 2023
12	Perpetual or dated	Dated
13	Original maturity date	May 2, 2033
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.000%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (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 82	JPY 20,000
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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
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
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
	<i>Coupons/dividends</i>			
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			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2644756608	XS2645274577
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (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 750	AUD 50
10	Accounting classification	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	July 5, 2023	July 5, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	July 5, 2028	July 5, 2033
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.125%	6.165%
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2646130273	XS2646658687
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (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	HKD 500	CNH 425
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 7, 2023	July 7, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	July 7, 2026	July 7, 2026
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.885%	3.400%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZZ07	US78016HZR47	US78016HZS20
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		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)	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 1000	USD 350	USD 1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 20, 2023	JULY 20, 2023	July 20, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 20, 2026	JULY 20, 2026	August 1, 2028
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.200%	SOFR INDEX+ 1.08%	5.200%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal 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-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 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
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.034%	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-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (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
	<i>Coupons/dividends</i>	
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 of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2722252736	US78016HZT03	US78016HZU75
3	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 30	USD 1250	USD 500
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	November 22, 2023	January 19, 2024	January 19, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 22, 2033	January 19, 2027	January 19, 2027
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	6.484%	4.875%	SOFR INDEX+0.95%
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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016HZV58	XS2769884094	US78016HZW32
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	JPY 3,000	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 19, 2027	February 22, 2024	January 19, 2027
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 1, 2029	February 22, 2034	February 1, 2034
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.950%	1.40%	5.150%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2853494602	US78016HZX15	US78016HZY97
3	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1000	USD 1250	USD 700
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 2, 2024	July 23, 2024	July 23, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 2, 2028	July 23, 2027	July 23, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 2, 2027	July 23, 2026	July 23, 2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed to floating	Floating
18	Coupon rate and any related index	3-month EURIBOR + 0.60%	5.069% till July 23, 2026 then SOFR INDEX+0.79% till Mat	SOFR INDEX+0.79%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC Instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016HZZ62	US78017FZQ98	US78017FZS54
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	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 1300	USD 750	USD 850
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 23, 2024	October 18, 2024	October 18, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 2, 2030	October 18, 2027	October 18, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 2, 2029	October 18, 2026	October 18, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	4.969% till Aug 2, 2029 and then SOFR INDEX+1.10% till M	4.510% till Oct 18, 2026 then SOFR INDEX+0.72% till Maturity	4.522% till Oct 18, 2027 then SOFR INDEX+0.86% till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC Instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017FZT38	US78017FZR71	US78017FZU01
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	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 2000	USD 650	USD 450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 18, 2024	October 18, 2024	October 18, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 18, 2030	October 18, 2027	October 18, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 18, 2029	October 18, 2026	October 18, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating
18	Coupon rate and any related index	4.850% till Oct 18, 2029 then SOFR INDEX+1.08% till Matur	SOFR INDEX+0.72%	SOFR INDEX+0.86%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926DJ08	CA779926DK70	XS2929921653
3	Governing law(s) of the instrument	ONATRIO	ONATRIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	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	CAD 1, 500	CAD 1, 000	GBP 500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	October 17, 2024	October 17, 2024	1-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 17, 2030	October 17, 2035	1-Nov-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 17, 2029	October 17, 2034	November 1, 2029
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	4.000%	4.46%	4.875% till Nov 1, 2029 then SONIA INDEX+1.095% till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2931921113	CA779926FY56
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	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 1500	CAD 2,000
10	Accounting classification	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	November 4, 2024	December 10, 2024
12	Perpetual or dated	Dated	Dated
13	Original maturity date	November 4, 2026	December 10, 2028
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	December 10, 2027
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	3m – EURIBOR+0.40%	3.63%
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2982074358	CH1377955575
3	Governing law(s) of the instrument	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Regulatory treatment	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 (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 430	CHF 185
10	Accounting classification	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	January 21, 2025	January 31, 2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date	August 4, 2026	January 31, 2031
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	January 31, 2030
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	3m – EURIBOR+0.35%	1.0225% till JAN 31, 2030 then 1yr CHF SARON + 75bps till Maturity
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017DAA63	US78017DAD03	US78017DAC20
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1550	USD 300	USD 1800
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 24, 2025	January 24, 2025	24-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 24, 2029	February 4, 2031	4-Feb-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 24, 2028	February 4, 2030	February 4, 2030
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed to floating
18	Coupon rate and any related index	4.950% till JAN 24, 2028 then SOFR INDEX+0.83% till Matu	SOFR INDEX+1.03%	5.153% till FEB 4, 2030 then SOFR INDEX+1.03% till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017DAE85	XS3019738452	XS3031467171
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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 1250	GBP 300	EUR 1500
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 3, 2025	March 10, 2025	24-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 3, 2026	October 10, 2031	24-Mar-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	July 4, 2026	October 10, 2030	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR INDEX+0.46%	5.1% till Oct 10, 2030 then SONIA INDEX+1.10% till Maturity	3m - EURIBOR+0.45%
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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017DAJ72	US78017DAG34	US78017DAH17
3	Governing law(s) of the instrument	NEW YORK	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 400	USD 600	USD 1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	March 27, 2025	March 27, 2025	27-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 2, 2031	March 27, 2028	2-May-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 2, 2030	March 27, 2027	May 2, 2030
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating
18	Coupon rate and any related index	SOFR INDEX+1.13%	SOFR INDEX+0.82%	4.970 % till MAY 2, 2030 then SOFR INDEX+1.13% till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017DAF50	CH1428867084	XS3061473313
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	CHF 150	USD 60
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	March 27, 2025	April 8, 2025	29-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 27, 2028	April 8, 2032	29-Apr-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	March 27, 2027	April 8, 2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Floating
18	Coupon rate and any related index	4.715 % till MARCH 27, 2027 then SOFR INDEX+0.81% till Matu	1.36% till April 8, 2031 then 1yr CHF SARON + 81bps till Maturity	SOFR INDEX+0.69%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926QY38	XS3094269241	XS3106098380
3	Governing law(s) of the instrument	ONATRIO	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2,000	EUR 1000	EUR 750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	June 10, 2025	June 13, 2025	27-Jun-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 12, 2029	June 13, 2029	27-Sep-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 12, 2028	June 13, 2028	September 27, 2030
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	3.411%	3-month EURIBOR + 78%	3.125% till SEP 27, 2030 then 3mth EURIBOR + 95 bps till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926QX54	US78017DAL29	US78017DAK46
3	Governing law(s) of the instrument	ONATRIO	NEW YORK	NEW YORK
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2,000	USD 500	USD 1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 22, 2025	August 6, 2025	August 6, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 22, 2031	August 6, 2029	August 6, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 22, 2030	August 6, 2028	August 6, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed to floating
18	Coupon rate and any related index	3.985%	SOFR INDEX+0.88%	4.498% till Aug 6, 2028 then SOFR INDEX+0.89% till 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	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017DAM02	AU3CB0325751	AU3FN0101796
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	<i>Regulatory treatment</i>	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	AUD 700	AUD 800
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	August 6, 2025	September 9, 2025	September 9, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 6, 2031	September 9, 2031	SEP 9, 20231
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	August 6, 2030	September 9, 2030	September 9, 2030
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Floating
18	Coupon rate and any related index	4.696% till Aug 6, 2030 then SOFR INDEX+0.89% till Maturity	4.738 % till Sept 9, 2030 then 3mth BBSW+1.15% till Maturity	3-month BBSW + 1.15%
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	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)	XS3183299406
3	Governing law(s) of the instrument	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (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 300
10	Accounting classification	Liability - fair value option
11	Original date of issuance	September 17, 2025
12	Perpetual or dated	Dated
13	Original maturity date	September 17, 2027
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3m – EURIBOR+0.40%
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	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-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 20
10	Accounting classification			Liability - fair value option
11	Original date of issuance			November 20, 2018
12	Perpetual or dated			Dated
13	Original maturity date			November 20, 2048
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			November 20, 2023 (127.69%)
16	Subsequent call dates, if applicable			November 20, 2028 (163.04%); November 20, 2033 (208.19%); November 20, 2038 (265.84%); November 20, 2043 (339.44%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			5.01%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RA17	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1.75	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		November 21, 2018	
12	Perpetual or dated		Dated	
13	Original maturity date		November 21, 2028	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		November 21, 2023 (100%)	
16	Subsequent call dates, if applicable		N/A	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		4.0%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	15	USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)
16	Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%)	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 1, 2031 (180.61%), February 1, 2032 (189.74%), February 1, 2033 (199.32%), February 1, 2034 (209.39%), February 1, 2035 (219.96%), February 1, 2036 (231.06%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2040 (281.40%), February 1, 2041 (295.61%), February 1, 2042 (310.53%), February 1, 2043 (326.22%) February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	4.25%	5.00%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1932561712	XS1912722003	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	JPY 300	USD 8.475	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	February 14, 2019	February 15, 2019	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	February 14, 2029	February 16, 2021	
14	Issuer call subject to prior supervisory approval	Yes	No	
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (100%)	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	0.52%	3m USD LIBOR, subject to floor (3.00%)	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1939253081		780086QT4
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 120		10
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	February 19, 2019		March 20, 2019
12	Perpetual or dated	Dated		Dated
13	Original maturity date	February 19, 2049		March 20, 2030
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (127.69%)		March 21, 2022 (100%)
16	Subsequent call dates, if applicable	February 19, 2025 (134.09%); February 19, 2026 (140.8%); February 19, 2027 (147.86%); February 19, 2028 (155.27%); February 19, 2029 (163.04%); February 19, 2030 (171.21%); February 19, 2031 (179.79%); February 19, 2032 (188.80%); February 19, 2033 (198.26%); February 19, 2034 (208.19%); February 19, 2035 (218.62%); February 19, 2036 (229.57%); February 19, 2037 (241.07%); February 19, 2038 (253.15%); February 19, 2039 (265.84%); February 19, 2040 (279.15%); February 19, 2041 (293.14%); February 19, 2042 (307.83%); February 19, 2043 (323.25%); February 19, 2044 (339.44%); February 19, 2045 (356.45%); February 19, 2046 (374.31%); February 19, 2047 (393.06%); February 19, 2048 (412.75%)		March 21, 2023 (100%); March 21, 2024 (100%); March 21, 2025 (100%); March 21, 2026 (100%); March 21, 2027 (100%); March 21, 2028 (100%); March 21, 2029 (100%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		Fixed
18	Coupon rate and any related index	5.01%		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
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1949502253	780086QU1	780086QV9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	5	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 25, 2019	March 26, 2019	April 16, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 26, 2029	March 26, 2030	April 16, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)
16	Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%), March 26, 2029 (137.82%)	April 17, 2023 (100%), April 16, 2024 (100%), April 16, 2025 (100%), April 16, 2026 (100%), April 16, 2027 (100%), April 16, 2028 (100%), April 16, 2029 (100%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 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%)
<i>Coupons/dividends</i>				
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
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	September 20 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	September 20, 2049		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	September 20, 2021 (107.5369%)		
16	Subsequent call dates, if applicable	September 20, 2022(111.515765%), September 20, 2023(115.641849%), September 20, 2024(119.920597%), September 20, 2025(124.357659%), September 20, 2026(128.958892%), September 20, 2027(133.730372%), September 20, 2028(138.678395%), September 20, 2029(143.809496%), September 20, 2030(149.130447%), September 20, 2031(154.648274%), September 20, 2032(160.37026%), September 20, 2033(166.30396%), September 20, 2034(172.457206%), September 20, 2035(178.838123%), September 20, 2036(185.455133%), September 20, 2037(192.316973%), September 20, 2038(199.432701%), September 20, 2039(206.811711%), September 20, 2040(214.463744%), September 20, 2041(222.398903%), September 20, 2042(230.627662%), September 20, 2043(239.160886%), September 20, 2044(248.009839%), September 20, 2045(257.186203%), September 20, 2046(266.702092%), September 20, 2047(276.57007%), September 20, 2048(286.803162%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	3.70%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

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

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

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

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

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

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332682	780086RL0	780086RM6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 25	4.1	2.09
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)
16	Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%), December 12, 2024(100%), December 12, 2025(100%), December 12, 2026(100%), December 12, 2027(100%), December 12, 2028(100%), December 12, 2029(100%), December 12, 2030(100%), December 12, 2031(100%), December 12, 2032(100%), December 12, 2033(100%)	June 18, 2022(102.75%), December 18, 2022(102.75%), June 18, 2023(102.75%), December 18, 2023(102.75%), June 18, 2024(103%), December 18, 2024(103%), June 18, 2025(103%), December 18, 2025(103%), June 18, 2026(103.25%), December 18, 2026(103.25%), June 18, 2027(103.25%), December 18, 2027(103.25%), June 18, 2028(103.5%), December 18, 2028(103.5%), June 18, 2029(103.5%)	June 18, 2022(102.55%), December 18, 2022(102.55%), June 18, 2023(102.6%), December 18, 2023(102.6%), June 18, 2024(102.65%), December 18, 2024(102.65%), June 18, 2025(102.75%), December 18, 2025(102.75%), June 18, 2026(103%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%	1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CAMM00217AR7
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 60
10	Accounting classification		Liability - fair value option
11	Original date of issuance		January 31, 2020
12	Perpetual or dated		Dated
13	Original maturity date		January 31, 2050
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		N/A
16	Subsequent call dates, if applicable		N/A
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Fixed
18	Coupon rate and any related index		1.60%
19	Existence of a dividend stopper		No
20	Fully discretionary, partially discretionary or mandatory		Mandatory
21	Existence of a step up or other incentive to redeem		No
22	Noncumulative or cumulative		Non-cumulative
23	Convertible or non-convertible		Non-convertible
24	If convertible, conversion trigger (s)		N/A
25	If convertible, fully or partially		N/A
26	If convertible, conversion rate		N/A
27	If convertible, mandatory or optional conversion		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RCA6	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 3.25	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		January 31, 2020	
12	Perpetual or dated		Dated	
13	Original maturity date		January 31, 2030	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		January 31, 2022 (102.25%)	
16	Subsequent call dates, if applicable		July 31, 2022(102.25%), January 31, 2023(102.25%), July 31, 2023(102.5%), January 31, 2024(102.5%), July 31, 2024(102.5%), January 31, 2025(102.5%), July 31, 2025(102.5%), January 31, 2026(102.5%), July 31, 2026(103%), January 31, 2027(103%), July 31, 2027(103%), January 31, 2028(103.00%), July 31, 2028(103.25%), January 31, 2029(103.25%), July 31, 2029(103.25%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332419		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 120		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	February 5, 2020		
12	Perpetual or dated	Dated		
13	Original maturity date	February 5, 2060		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 05, 2025(119.92060%)		
16	Subsequent call dates, if applicable	February 5, 2026(124.35766%), February 5, 2027(128.95689%), February 5, 2028(133.73037%), February 5, 2029(138.67840%), February 5, 2030(143.80950%), February 5, 2031(149.13045%), February 5, 2032(154.64827%), February 5, 2033(160.37026%), February 5, 2034(166.30396%), February 5, 2035(172.45721%), February 5, 2036(178.83812%), February 5, 2037(185.45513%), February 5, 2038(192.31697%), February 5, 2039(199.43270%), February 5, 2040(206.81171%), February 5, 2041(214.46374%), February 5, 2042(222.39890%), February 5, 2043(230.62766%), February 5, 2044(239.16089%), February 5, 2045(248.00984%), February 5, 2046(257.18620%), February 5, 2047(266.70209%), February 5, 2048(276.57007%), February 5, 2049(286.80316%), February 5, 2050(297.41488%), February 5, 2051(308.41923%), February 5, 2052(319.83074%), February 5, 2053(331.66448%), February 5, 2054(343.93606%), February 5, 2055(356.66170%), February 5, 2056(369.85818%), February 5, 2057(383.54293%), February 5, 2058(397.73402%), February 5, 2059(412.45018%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	3.70%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332500	780086RR7	
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 70	2.1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	February 18, 2020	February 21, 2020	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	February 18, 2060	February 21, 2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 18, 2022(107.329600%)	February 21, 2022(102.200%)	
16	Subsequent call dates, if applicable	February 18, 2023(111.193466%), February 18, 2024(115.196430%), February 18, 2025(119.343502%), February 18, 2026(123.639868%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2029(137.479454%), February 18, 2030(142.428714%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(169.979415%), February 18, 2036(176.098674%), February 18, 2037(182.438227%), February 18, 2038(189.006003%), February 18, 2039(195.810219%), February 18, 2040(202.859387%), February 18, 2041(210.162325%), February 18, 2042(217.728168%), February 18, 2043(225.566382%), February 18, 2044(233.686772%), February 18, 2045(242.099496%), February 18, 2046(250.815078%), February 18, 2047(259.844421%), February 18, 2048(269.198820%), February 18, 2049(278.889977%), February 18, 2050(288.930016%), February 18, 2051(299.331497%), February 18, 2052(310.107431%), February 18, 2053(321.271298%), February 18, 2054(332.837065%), February 18, 2055(344.819200%), February 18, 2056(357.232691%), February 18, 2057(370.093068%), February 18, 2058(383.416418%), February 18, 2059(397.219409%).	August 21, 2022(102.300%), February 21, 2023(102.300%), August 21, 2023(102.300%), February 21, 2024(102.300%), August 21, 2024(102.400%), February 21, 2025(102.400%), August 21, 2025(102.400%), February 21, 2026(102.400%), August 21, 2026(102.750%), February 21, 2027(102.750%), August 21, 2027(102.750%), February 21, 2028(102.750%), August 21, 2028(103.000%), February 21, 2029(103.000%), August 21, 2029(103.000%).	
Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	
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	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
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-eligible instruments governed by foreign law)		N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 8	AUD 2
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		April 6, 2020	April 6, 2020
12	Perpetual or dated		Dated	Dated
13	Original maturity date		April 6, 2035	April 6, 2040
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 6, 2022(100.00%),	April 7, 2022(100.000%)
16	Subsequent call dates, if applicable		April 6, 2023(100.000%), April 6, 2024(100.00%), April 6, 2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2030(100.00%), April 6, 2031(100.00%), April 6, 2032(100.00%), April 6, 2033(100.00%), April 6, 2034(100.00%).	October 7, 2022(100.000%), April 7, 2023(100.000%), October 7, 2023(100.000%), April 7, 2024(100.000%), October 7, 2024(100.000%), April 7, 2025(100.000%), October 7, 2025(100.000%), April 7, 2026(100.000%), October 7, 2026(100.000%), April 7, 2027(100.000%), October 7, 2027(100.000%), April 7, 2028(100.000%), October 7, 2028(100.000%), April 7, 2029(100.000%), October 7, 2029(100.000%), April 7, 2030(100.000%), October 7, 2030(100.000%), April 7, 2031(100.000%), October 7, 2031(100.000%), April 7, 2032(100.000%), October 7, 2032(100.000%), April 7, 2033(100.000%), October 7, 2033(100.000%), April 7, 2034(100.000%), October 7, 2034(100.000%), April 7, 2035(100.000%), October 7, 2035(100.000%), April 7, 2036(100.000%), October 7, 2036(100.000%), April 7, 2037(100.000%), October 7, 2037(100.000%), April 7, 2038(100.000%), October 7, 2038(100.000%), April 7, 2039(100.000%), October 7, 2039(100.000%).
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		2.600%	2.85%
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)	XS1991332336		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 190		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	April 7, 2020		
12	Perpetual or dated	Dated		
13	Original maturity date	April 7, 2060		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 7, 2025(117.625534%),		
16	Subsequent call dates, if applicable	April 7, 2026(121.507176%), April 7, 2027(125.516913%), April 7, 2028(129.658971%), April 7, 2029(133.937718%), April 7, 2030(138.357662%), April 7, 2031(142.923465%), April 7, 2032(147.639939%), April 7, 2033(152.512057%), April 7, 2034(157.544955%), April 7, 2035(162.743939%), April 7, 2036(168.114489%), April 7, 2037(173.662267%), April 7, 2038(179.393122%), April 7, 2039(185.313095%), April 7, 2040(191.428427%), April 7, 2041(197.745565%), April 7, 2042(204.271169%), April 7, 2043(211.012117%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2046(232.599276%), April 7, 2047(240.275053%), April 7, 2048(248.204129%), April 7, 2049(256.394866%), April 7, 2050(264.855896%), April 7, 2051(273.596141%), April 7, 2052(282.624813%), April 7, 2053(291.951432%), April 7, 2054(301.585830%), April 7, 2055(311.538162%), April 7, 2056(321.818921%), April 7, 2057(332.438946%), April 7, 2058(343.409431%), April 7, 2059(354.741942%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	3.30%		
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)	XS1991332179	78014RCS7	XS1991337723
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 100	USD 10	EUR 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 14, 2020	April 14, 2020	April 16, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 14, 2060	April 14, 2032	April 16, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 14, 2025(120.036283%)	April 14, 2023(100.000%)	April 16, 2025(100.00%),
16	Subsequent call dates, if applicable	April 14, 2026(124.501633%), April 14, 2027(129.133094%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.447133%), April 14, 2032(155.006567%), April 14, 2033(160.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.390785%), April 14, 2037(186.064122%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2041(215.334031%), April 14, 2042(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(249.208415%), April 14, 2046(258.478968%), April 14, 2047(268.094385%), April 14, 2048(278.067496%), April 14, 2049(288.411607%), April 14, 2050(299.140519%), April 14, 2051(310.268546%), April 14, 2052(321.810536%), April 14, 2053(333.781888%), April 14, 2054(346.198575%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2059(415.563902%).	October 14, 2023(100.000%), April 14, 2024(100.000%), October 14, 2024(100.000%), April 14, 2025(100.000%), October 14, 2025(100.000%), April 14, 2026(100.000%), October 14, 2026(100.000%), April 14, 2027(100.000%), October 14, 2027(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2029(100.000%), October 14, 2029(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	3.72%	2.94%	2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341089	XS1991340941	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 12	EUR 50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	April 20, 2020	April 27, 2020	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	April 20, 2035	April 27, 2035	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 20, 2025(100.000%)	April 27, 2025(100.000%)	
16	Subsequent call dates, if applicable	April 20, 2026(100.000%), April 20, 2027(100.000%), April 20, 2028(100.000%), April 20, 2029(100.000%), April 20, 2030(100.000%), April 20, 2031(100.000%), April 20, 2032(100.000%), April 20, 2033(100.000%), April 20, 2034(100.000%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	2.13%	2.15%	
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	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)		CAMM002JFJUN5	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument		EUR 55,978,924	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		February 25, 2020	
12	Perpetual or dated		Dated	
13	Original maturity date		February 25, 2050	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		February 25, 2022(60.68233%)	
16	Subsequent call dates, if applicable		February 25, 2023(61.77461%), February 25, 2024(62.88655%), February 25, 2025(64.01851%), February 25, 2026(65.17084%), February 25, 2027(66.34392%), February 25, 2028(67.53811%), February 25, 2029(68.75379%), February 25, 2030(69.99136%), February 25, 2031(71.25121%), February 25, 2032(72.53373%), February 25, 2033(73.83933%), February 25, 2034(75.16844%), February 25, 2035(76.52147%), February 25, 2036(77.89886%), February 25, 2037(79.30104%), February 25, 2038(80.72846%), February 25, 2039(82.18157%), February 25, 2040(83.66084%), February 25, 2041(85.16673%), February 25, 2042(86.69974%), February 25, 2043(88.26033%), February 25, 2044(89.84902%), February 25, 2045(91.46630%), February 25, 2046(93.11269%), February 25, 2047(94.78872%), February 25, 2048(96.49492%), February 25, 2049(98.23183%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		1.80%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086SD7	XS1991331874
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1.75	50
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		May 19, 2020	May 22, 2020
12	Perpetual or dated		Dated	Dated
13	Original maturity date		May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		May 19, 2022(101.500%),	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable		November 19, 2022(101.650%), May 19, 2023(101.650%), November 19, 2023(101.750%), May 19, 2024(101.750%), November 19, 2024(101.850%), May 19, 2025(101.850%), November 19, 2025(102.000%), May 19, 2026(102.000%), November 19, 2026(102.500%)	May 22, 2025(100.000%), May 22, 2026(100.000%), May 22, 2027(100.000%), May 22, 2028(100.000%), May 22, 2029(100.000%), May 22, 2030(100.000%), May 22, 2031(100.000%), May 22, 2032(100.000%), May 22, 2033(100.000%), May 22, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6: 2.00%, Y7: 2.50%	2.70%
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		No	No
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion		N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism		N/A	N/A
34a	Type of subordination		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated
36	Non-compliant transitioned features		No	No
37	If yes, specify non-compliant features		N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332096		XS1991331957
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 200		80
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	May 26, 2020		June 18, 2020
12	Perpetual or dated	Dated		Dated
13	Original maturity date	May 26, 2054		June 18, 2035
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	May 26, 2025(117.625534%)		June 18, 2024(100.000%)
16	Subsequent call dates, if applicable	May 26, 2026(121.507176%), May 26, 2027(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2031(142.923465%), May 26, 2032(147.639939%), May 26, 2033(152.512057%), May 26, 2034(157.544955%), May 26, 2035(162.743939%), May 26, 2036(168.114489%), May 26, 2037(173.662267%), May 26, 2038(179.393122%), May 26, 2039(185.313095%), May 26, 2040(191.428427%), May 26, 2041(197.745565%), May 26, 2042(204.271169%), May 26, 2043(211.012117%), May 26, 2044(217.975517%), May 26, 2045(225.168709%), May 26, 2046(232.599276%), May 26, 2047(240.275053%), May 26, 2048(248.204129%), May 26, 2049(256.394866%), May 26, 2050(264.855896%), May 26, 2051(273.596141%), May 26, 2052(282.624813%), May 26, 2053(291.951432%)		June 18, 2025(100.000%), June 18, 2026(100.000%), June 18, 2027(100.000%), June 18, 2028(100.000%), June 18, 2029(100.000%), June 18, 2030(100.000%), June 18, 2031(100.000%), June 18, 2032(100.000%), June 18, 2033(100.000%), June 18, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	3.30%		2.73%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

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

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

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SP0	XS1991337483	780086SQ8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	3.0	50	1.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	September 10, 2020	September 22, 2020	October 1, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 10, 2022	September 22, 2035	October 1, 2027
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/a	September 22, 2023(100.000%)	October 1, 2022(101.250%)
16	Subsequent call dates, if applicable	N/a	September 22, 2024(100.000%), September 22, 2025(100.000%), September 22, 2026(100.000%), September 22, 2027(100.000%), September 22, 2028(100.000%), September 22, 2029(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2032(100.000%), September 22, 2033(100.000%), September 22, 2034(100.000%)	April 1, 2023(101.300%), October 1, 2023(101.300%), April 1, 2024(101.400%), October 1, 2024(101.400%), April 1, 2025(101.500%), October 1, 2025(101.500%), April 1, 2026(101.750%), October 1, 2026(101.750%), April 1, 2027(102.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	3m CDOR, subject to floor	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	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)			780086ST2
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			10.0
10	Accounting classification			Liability - fair value option
11	Original date of issuance			October 16, 2020
12	Perpetual or dated			Dated
13	Original maturity date			October 16, 2030
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			October 16, 2022(101.600%)
16	Subsequent call dates, if applicable			April 16, 2023(101.700%), October 16, 2023(101.700%), April 16, 2024(101.800%), October 16, 2024(101.800%), April 16, 2025(101.900%), October 16, 2025(101.900%), April 16, 2026(102.000%), October 16, 2026(102.000%), April 16, 2027(102.100%), October 16, 2027(102.100%), April 16, 2028(102.250%), October 16, 2028(102.250%), April 16, 2029(102.500%), October 16, 2029(102.500%), April 16, 2030(103.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			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
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331445	780086SR6	
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	50	19.0	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	October 22, 2020	October 23, 2020	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	October 22, 2035	October 23, 2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 22, 2023(100.000%)	October 23, 2022(101.300%)	
16	Subsequent call dates, if applicable	October 22, 2024(100.000%), October 22, 2025(100.000%), October 22, 2026(100.000%), October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2029(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2032(100.000%), October 22, 2033(100.000%), October 22, 2034(100.000%)	April 23, 2023(101.400%), October 23, 2023(101.400%), April 23, 2024(101.500%), October 23, 2024(101.500%), April 23, 2025(101.650%), October 23, 2025(101.650%), April 23, 2026(101.750%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2027(102.000%), April 23, 2028(102.250%), October 23, 2028(102.250%), April 23, 2029(102.750%), October 23, 2029(102.750%), April 23, 2030(103.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	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	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SX3		XS1991331106
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	6.05		50
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	November 17, 2020		November 23, 2020
12	Perpetual or dated	Dated		Dated
13	Original maturity date	November 17, 2025		November 23, 2035
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 17, 2022(101.000%)		November 23, 2023(100.000%)
16	Subsequent call dates, if applicable	May 17, 2023(101.100%), November 17, 2023(101.100%), May 17, 2024(101.150%), November 17, 2024(101.150%), May 17, 2025(101.250%)		November 23, 2024(100.000%), November 23, 2025(100.000%), November 23, 2026(100.000%), November 23, 2027(100.000%), November 23, 2028(100.000%), November 23, 2029(100.000%), November 23, 2030(100.000%), November 23, 2031(100.000%), November 23, 2032(100.000%), November 23, 2033(100.000%), November 23, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	Y1-2: 1.00%, Y3: 1.10%, Y4: 1.15%, Y5: 1.25%		2.272%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331361	XS1991331528	XS1991331015
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 98	USD 250	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	November 24, 2020	November 30, 2020	December 10, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2060	November 30, 2060	December 10, 2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2025(114.806261%)	November 30, 2025(114.248950%)	December 10, 2023(108.795990%),
16	Subsequent call dates, if applicable	November 24, 2026(118.020836%), November 24, 2027(121.325420%), November 24, 2028(124.722532%), November 24, 2029(128.214762%), November 24, 2030(131.804776%), November 24, 2031(135.495309%), November 24, 2032(139.289178%), November 24, 2033(143.189275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2037(159.912697%), November 24, 2038(164.390253%), November 24, 2039(168.993180%), November 24, 2040(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(194.014751%), November 24, 2045(199.447165%), November 24, 2046(205.031685%), November 24, 2047(210.772572%), November 24, 2048(216.674204%), November 24, 2049(222.741082%), November 24, 2050(228.977832%), November 24, 2051(235.389212%), November 24, 2052(241.980110%), November 24, 2053(248.755553%), November 24, 2054(255.720708%), November 24, 2055(262.880888%), November 24, 2056(270.241553%), November 24, 2057(277.808316%), November 24, 2058(285.586949%), November 24, 2059(293.583384%)	November 30, 2026(117.333672%), November 30, 2027(120.501681%), November 30, 2028(123.755226%), November 30, 2029(127.096617%), November 30, 2030(130.528226%), November 30, 2031(134.052488%), November 30, 2032(137.671905%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2035(149.127128%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.700696%), November 30, 2043(184.552615%), November 30, 2044(189.535535%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2047(205.306159%), November 30, 2048(210.849425%), November 30, 2049(216.542359%), November 30, 2050(222.389003%), November 30, 2051(228.393506%), November 30, 2052(234.560131%), November 30, 2053(240.893254%), November 30, 2054(247.397372%), November 30, 2055(254.077101%), November 30, 2056(260.937183%), November 30, 2057(267.982487%), November 30, 2058(275.218014%), November 30, 2059(282.648900%)	December 10, 2024(111.896676%), December 10, 2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739096%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2030(132.447255%), December 10, 2031(136.222001%), December 10, 2032(140.104328%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2035(152.427891%), December 10, 2036(156.772086%), December 10, 2037(161.240090%), December 10, 2038(165.835433%), December 10, 2039(170.561743%), December 10, 2040(175.422752%), December 10, 2041(180.422301%), December 10, 2042(185.564336%), December 10, 2043(190.852920%), December 10, 2044(196.292228%), December 10, 2045(201.886557%), December 10, 2046(207.640323%), December 10, 2047(213.558073%), December 10, 2048(219.644478%), December 10, 2049(225.904345%), December 10, 2050(232.342619%), December 10, 2051(238.964384%), December 10, 2052(245.774869%), December 10, 2053(252.779453%), December 10, 2054(259.983667%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2058(290.913081%), December 10, 2059(299.204103%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	2.70%	2.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TA2	780086SZ8	780086TB0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	8.0	5.5	0.102
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	December 17, 2022(103.920%),	December 18, 2022(100.900%)	N/a
16	Subsequent call dates, if applicable	December 17, 2023(105.930%), December 17, 2024(107.990%), December 17, 2025(110.080%), December 17, 2026(112.220%), December 17, 2027(114.400%), December 17, 2028(116.620%), December 17, 2029(118.880%), December 17, 2030(121.180%), December 17, 2031(123.540%)	June 18, 2023(100.950%), December 18, 2023(100.950%), June 18, 2024(101.000%), December 18, 2024(101.000%), June 18, 2025(101.250%)	N/a
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	1.94%	Y1-2: 0.90%, Y3: 0.95%, Y4: 1.00%, Y5: 1.25%	3m CDOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDD9	XS1991330801	XS1991333490
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 31, 2020	January 4, 2021	January 25, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 31, 2040	January 4, 2036	January 25, 2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 31, 2022(102.100%)	January 4, 2025(100.000%)	January 25, 2026(114.917984%)
16	Subsequent call dates, if applicable	June 30, 2023(102.100%), December 31, 2023(102.100%), June 30, 2024(102.100%), December 31, 2024(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), June 30, 2026(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2027(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), December 31, 2029(102.100%), June 30, 2030(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), December 31, 2031(102.100%), June 30, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2033(102.100%), June 30, 2034(102.100%), December 31, 2034(102.100%), June 30, 2035(102.100%), December 31, 2035(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2037(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), December 31, 2038(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2040(102.100%)	January 4, 2026(100.000%), January 4, 2027(100.000%), January 4, 2028(100.000%), January 4, 2029(100.000%), January 4, 2030(100.000%), January 4, 2031(100.000%), January 4, 2032(100.000%), January 4, 2033(100.000%), January 4, 2034(100.000%), January 4, 2035(100.000%)	January 25, 2027(118.158671%), January 25, 2028(121.490745%), January 25, 2029(124.916784%), January 25, 2030(128.439438%), January 25, 2031(132.061430%), January 25, 2032(135.785562%), January 25, 2033(139.614715%), January 25, 2034(143.551850%), January 25, 2035(147.600012%), January 25, 2036(151.762333%), January 25, 2037(156.042030%), January 25, 2038(160.442416%), January 25, 2039(164.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.419506%), January 25, 2047(206.071337%), January 25, 2048(211.882548%), January 25, 2049(217.857636%), January 25, 2050(224.001221%), January 25, 2051(230.318056%), January 25, 2052(236.813025%), January 25, 2053(243.491152%), January 25, 2054(250.357603%), January 25, 2055(257.417687%), January 25, 2056(264.676866%), January 25, 2057(272.140754%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2060(295.819216%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	2.10%	2.100%	2.82%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TD6	78014RDE7	XS1991330710
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2023(100.825%)	January 29, 2023(101.000%),	February 8, 2026(114.527334%)
16	Subsequent call dates, if applicable	July 29, 2023(100.900%), January 29, 2024(100.900%), July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2023(101.000%), January 29, 2024(101.000%), July 29, 2024(101.000%), January 29, 2025(101.000%), February 8, 2030(127.654602%), February 8, July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	February 8, 2027(117.676836%), February 8, 2028(120.912949%), February 8, 2029(124.238055%), February 8, 2030(127.654602%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(138.478378%), February 8, 2034(142.286533%), February 8, 2035(146.199413%), February 8, 2036(150.219896%), February 8, 2037(154.350944%), February 8, 2038(158.595595%), February 8, 2039(162.956973%), February 8, 2040(167.438290%), February 8, 2041(172.042843%), February 8, 2042(176.774021%), February 8, 2043(181.635307%), February 8, 2044(186.630278%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2048(208.022075%), February 8, 2049(213.742682%), February 8, 2050(219.620606%), February 8, 2051(225.660173%), February 8, 2052(231.865828%), February 8, 2053(238.242138%), February 8, 2054(244.793797%), February 8, 2055(251.525626%), February 8, 2056(258.442581%), February 8, 2057(265.549752%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2060(288.065595%), February 8, 2061(295.987399%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334621	XS1991340784	78014RDF4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	EUR 10	USD 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	Optional call date, contingent call dates and redemption amount	February 25, 2024(100.000%)	February 26, 2024(100.000%)	February 26, 2025(101.125%)
16	Subsequent call dates, if applicable	February 25, 2025(100.000%), February 25, 2026(100.000%), February 25, 2027(100.000%), February 25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25, 2031(100.000%), February 25, 2032(100.000%), February 25, 2033(100.000%), February 25, 2034(100.000%), February 25, 2035(100.000%)	February 26, 2025(100.000%), February 26, 2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(103.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%), February 26, 2035(100.000%), February 26, 2036(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2039(100.000%), February 26, 2040(100.000%)	August 26, 2025(101.150%), February 26, 2026(101.150%), August 26, 2026(101.200%), February 26, 2027(101.200%), August 26, 2027(101.250%), February 26, 2028(101.250%), August 26, 2028(101.500%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%	1.00%	Y1-4: 1.125%, Y5: 1.15%, Y6: 1.20%, Y7: 1.25%, Y8: 1.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDH0	XS1991337053	780086TF1
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1.025	USD 30	4.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 26, 2021	March 5, 2021	March 16, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 26, 2027	March 5, 2036	March 16, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 26, 2023(100.00%)	March 5, 2024(100.00%)	March 16, 2023(101.250%)
16	Subsequent call dates, if applicable	August 26, 2023(100.00%), February 26, 2024(100.00%), August 26, 2024(100.00%), February 26, 2025(100.00%), August 26, 2025(100.00%), February 26, 2026(100.00%), August 26, 2026(100.00%)	March 5, 2025(100.00%), March 5, 2026(100.00%), March 5, 2027(100.00%), March 5, 2028(100.00%), March 5, 2029(100.00%), March 5, 2030(100.00%), March 5, 2031(100.00%), March 5, 2032(100.00%), March 5, 2033(100.00%), March 5, 2034(100.00%), March 5, 2035(100.00%)	September 16, 2023(101.300%), March 16, 2024(101.300%), September 16, 2024(101.400%), March 16, 2025(101.400%), September 16, 2025(101.450%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%	2.57%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334548	780086TG9	780086TH7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 155	2.75	20.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	March 29, 2021	March 31, 2021	April 5, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 29, 2026(118.024612%)	March 31, 2023(101.250%)	April 5, 2023(104.240000%)
16	Subsequent call dates, if applicable	March 29, 2027(122.002041%), March 29, 2028(126.113510%), March 29, 2029(130.363536%), March 29, 2030(134.756787%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2033(148.844981%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(169.946514%), March 29, 2038(175.673711%), March 29, 2039(181.593915%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2042(200.578714%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2046(229.014461%), March 29, 2047(236.732249%), March 29, 2048(244.710125%), March 29, 2049(252.956857%), March 29, 2050(261.481503%), March 29, 2051(270.293429%), March 29, 2052(279.402318%), March 29, 2053(288.818176%), March 29, 2054(298.551348%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2060(364.238740%), March 29, 2061(376.513585%)	September 30, 2023(101.400%), March 31, 2024(101.400%), September 30, 2024(101.500%), March 31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2024(106.430000%), April 5, 2025(108.670000%), April 5, 2026(110.950000%), April 5, 2027(113.280000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TJ3	78014RDK3	780086TK0
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
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(100.00%)	April 29, 2023(101.300%)
16	Subsequent call dates, if applicable	N/a	October 20, 2023(100.00%), April 20, 2024(100.00%), October 20, 2024(100.00%), April 20, 2025(100.00%), October 20, 2025(100.00%)	October 29, 2023(101.400%), April 29, 2024(101.400%), October 29, 2024(101.500%), April 29, 2025(101.500%), October 29, 2025(101.750%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.30%, Y3-5: 3m CDOR +0.38%, subject to cap and floor	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TL8	780086TN4	780086TP9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	5.0	5.0	5.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 4, 2021	May 26, 2021	June 1, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 4, 2026	May 26, 2026	June 1, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 4, 2023(101.450%)	May 26, 2023(101.500%)	June 1, 2022(101.400%),
16	Subsequent call dates, if applicable	November 4, 2023(101.500%), May 4, 2024(101.500%), November 4, 2024(101.650%), May 4, 2025(101.650%), November 4, 2025(101.750%)	November 26, 2023(101.600%), May 26, 2024(101.600%), November 26, 2024(101.700%), May 26, 2025(101.700%), November 26, 2025(101.800%)	December 1, 2022(101.550%), June 1, 2023(101.550%), December 1, 2023(101.650%), June 1, 2024(101.650%), December 1, 2024(101.750%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%	Y1-2: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80%	Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, Y4: 1.65%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TR5	780086TS3	780086TU8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	3.0	4.4	5.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	June 7, 2021	June 29, 2021	July 14, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 7, 2028	June 29, 2026	July 14, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 7, 2023(100.00%),	June 29, 2023(101.250%),	July 14, 2023(100.00%),
16	Subsequent call dates, if applicable	December 7, 2023(100.00%), June 7, 2024(100.00%), December 7, 2024(100.00%), June 7, 2025(100.00%), December 7, 2025(100.00%), June 7, 2026(100.00%), December 7, 2026(100.00%), June 7, 2027(100.00%), December 7, 2027(100.00%)	December 29, 2023(101.450%), June 29, 2024(101.450%), December 29, 2024(101.600%), June 29, 2025(101.600%), December 29, 2025(101.750%)	January 14, 2024(100.00%), July 14, 2024(100.00%), January 14, 2025(100.00%), July 14, 2025(100.00%), January 14, 2026(100.00%), July 14, 2026(100.00%), January 14, 2027(100.00%), July 14, 2027(100.00%), January 14, 2028(100.00%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.85%	Y1-2: 1.25%, Y3: 1.45%, Y4: 1.60%, Y5: 1.75%	1.91%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TT1	78014RDP2	78014RDQ0
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	5.0	USD 5	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	July 16, 2021	July 20, 2021	July 27, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 16, 2026	July 20, 2028	July 27, 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(100.00%),	July 20, 2023(101.250%),	July 27, 2023(101.000%),
16	Subsequent call dates, if applicable	January 16, 2024(101.650%), July 16, 2024(101.650%), January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	October 20, 2023(101.250%), January 20, 2024(101.250%), April 20, 2024(101.250%), July 20, 2024(101.250%), October 20, 2024(101.250%), January 20, 2025(101.250%), April 20, 2025(101.250%), July 20, 2025(101.250%), October 20, 2025(101.500%), January 20, 2026(101.500%), April 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2026(101.500%), January 20, 2027(101.500%), April 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	January 27, 2024(101.000%), July 27, 2024(101.000%), January 27, 2025(101.000%), July 27, 2025(101.000%), January 27, 2026(101.000%), July 27, 2026(101.000%), January 27, 2027(102.500%), July 27, 2027(102.500%), January 27, 2028(102.500%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.60%, Y3: 1.65%, Y4: 1.70%, Y5: 1.75%	Y1-4: 1.25%, Y5-6: 1.50%, Y7: 2.00%	Y1-5: 1.00%, Y6-7: 2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TW4	XS1991340867	780086TZ7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	2.0	EUR 60	2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	July 30, 2021	August 11, 2021	August 27, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 30, 2026	August 11, 2036	August 27, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 30, 2023(101.500%),	August 11, 2028 (100.00%)	August 27, 2023(101.450%)
16	Subsequent call dates, if applicable	January 30, 2024(101.550%), July 30, 2024(101.550%), January 30, 2025(101.600%), July 30, 2025(101.600%), January 30, 2026(101.650%)		February 27, 2024(101.500%), August 27, 2024(101.500%), February 27, 2025(101.700%), August 27, 2025(101.700%), February 27, 2026(101.850%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	0.89%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.70%, Y5: 1.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991335602	780086UC6	780086UB8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 50	1.0	3.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	September 22, 2021	September 22, 2021	September 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 22, 2061	September 22, 2031	September 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 22, 2026(117.057296%)	September 22, 2023(104.690%)	September 29, 2023(101.400%)
16	Subsequent call dates, if applicable	September 22, 2027(120.803129%), September 22, 2028(124.668829%), September 22, 2029(128.658232%), September 22, 2030(132.775295%), September 22, 2031(137.024105%), September 22, 2032(141.408876%), September 22, 2033(145.933960%), September 22, 2034(150.603847%), September 22, 2035(155.423170%), September 22, 2036(160.396711%), September 22, 2037(165.529406%), September 22, 2038(170.826347%), September 22, 2039(176.292790%), September 22, 2040(181.934159%), September 22, 2041(187.756053%), September 22, 2042(193.764246%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(212.967207%), September 22, 2046(219.782157%), September 22, 2047(226.815187%), September 22, 2048(234.073272%), September 22, 2049(241.563617%), September 22, 2050(249.293653%), September 22, 2051(257.271050%), September 22, 2052(265.503723%), September 22, 2053(273.999843%), September 22, 2054(282.767838%), September 22, 2055(291.816408%), September 22, 2056(301.154533%), September 22, 2057(310.791478%), September 22, 2058(320.736806%), September 22, 2059(331.000384%), September 22, 2060(341.592396%), September 22, 2061(352.523353%)	September 22, 2024(107.120%), September 22, 2025(109.610%), September 22, 2026(112.150%), September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	March 29, 2024(101.450%), September 29, 2024(101.450%), March 29, 2025(101.500%), September 29, 2025(101.500%), March 29, 2026(101.550%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	3.20%	2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UD4	78014RDS6	780086UE2
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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	2.9	USD 2	4.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	September 29, 2021	September 30, 2021	November 3, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 29, 2026	June 30, 2027	November 3, 2026
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%),	September 30, 2023(100.00%)	November 3, 2023(101.800%)
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%)	December 30, 2023(100.00%), March 30, 2024(100.00%), June 30, 2024(100.00%), September 30, 2024(100.00%), December 30, 2024(100.00%), March 30, 2025(100.00%), June 30, 2025(100.00%), September 30, 2025(100.00%), December 30, 2025(100.00%), March 30, 2026(100.00%), June 30, 2026(100.00%), September 30, 2026(100.00%), December 30, 2026(100.00%), March 30, 2027(100.00%)	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%)
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%	1.25%	Y1-2: 1.80%, Y3: 1.90%, Y4: 1.90%, Y5: 2.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2393305847		XS2393288571
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)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	6.0		USD 260
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	November 9, 2021		December 6, 2021
12	Perpetual or dated	Dated		Dated
13	Original maturity date	November 10, 2025		December 6, 2061
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 10, 2023(100.00%)		December 6, 2026(117.625534%)
16	Subsequent call dates, if applicable	May 10, 2024(100.00%), November 10, 2024(100.00%), May 10, 2025(101.900%)		December 6, 2027(121.507176%), December 6, 2028(125.516913%), December 6, 2029(129.658971%), December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(152.512057%), December 6, 2035(157.544955%), December 6, 2036(162.743939%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(197.745565%), December 6, 2043(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2050(256.394866%), December 6, 2051(264.855896%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(291.951432%), December 6, 2055(301.585830%), December 6, 2056(311.538162%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed		Zero
18	Coupon rate and any related index	1.56%		3.30%
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6	9.7	3.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 29, 2021	December 29, 2021	December 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 29, 2026	December 29, 2033	December 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		December 29, 2026(115.5900000%),	December 29, 2023(101.850%)
16	Subsequent call dates, if applicable		December 29, 2027(118.9900000%), December 29, 2028(122.4900000%), December 29, 2029(126.0900000%), December 29, 2030(129.7900000%), December 29, 2031(133.6100000%), December 29, 2032(137.5400000%)	June 29, 2024(102.000%), December 29, 2024(102.000%), June 29, 2025(102.100%), December 29, 2025(102.100%), June 29, 2026(102.200%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 0.79%, subject to cap and floor	2.94%	Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878126587	XS1192971411	XS1192971684
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.8	USD 465	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 31, 2021	January 26, 2022	January 26, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 31, 2026	January 26, 2052	January 26, 2052
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		January 26, 2027(117.397974%)	January 26, 2027(118.883400%)
16	Subsequent call dates, if applicable		January 26, 2028(121.225148%), January 26, 2029(125.177088%), January 26, 2030(129.257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2034(146.955366%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2037(161.801227%), January 26, 2038(167.075947%), January 26, 2039(172.522623%), January 26, 2040(178.146860%), January 26, 2041(183.954448%), January 26, 2042(189.951363%), January 26, 2043(196.143777%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2046(215.958796%), January 26, 2047(222.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	January 26, 2028(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2034(151.457600%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2037(168.021100%), January 26, 2038(173.935500%), January 26, 2039(180.058000%), January 26, 2040(186.396100%), January 26, 2041(192.957200%), January 26, 2042(199.749300%), January 26, 2043(206.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2046(229.394100%), January 26, 2047(237.468800%), January 26, 2048(245.827700%), January 26, 2049(254.480900%), January 26, 2050(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Zero	Zero
18	Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A73J4N8		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	January 26, 2022		
12	Perpetual or dated	Dated		
13	Original maturity date	January 26, 2052		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	January 26, 2034(100.00%)		
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	1.60%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RDV9	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	
9	Par value of instrument		USD 1	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		February 17, 2022	
12	Perpetual or dated		Dated	
13	Original maturity date		February 17, 2026	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		February 17, 2024(100.00%)	
16	Subsequent call dates, if applicable		February 17, 2024(100.00%), August 17, 2024(100.00%), February 17, 2025(100.00%), August 17, 2025(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		1.90%	
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)	CA009A75LRA4	XS2416587751	780086UM4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 35	USD 2.5	1.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Feb-22	23-Feb-22	24-Feb-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Feb-52	23-Feb-27	24-Feb-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 21, 2033(100.00%)		February 24, 2024(102.450%)
16	Subsequent call dates, if applicable	February 21, 2039(100.00%)		August 24, 2024(102.550%), February 24, 2025(102.550%), August 24, 2025(102.660%), February 24, 2026(102.660%), August 24, 2026(102.750%), April 20, 2031(102.750%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	2.00%	SOFR, subject to cap and floor	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS1878155503	XS2400409210
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible 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		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(100.00%)	March 11, 2023(100.00%)
16	Subsequent call dates, if applicable		August 18, 2023(100.00%), February 18, 2024(100.00%), August 18, 2024(100.00%), February 18, 2025(100.00%), August 18, 2025(100.00%), February 18, 2026(100.00%), August 18, 2026(100.00%)	June 11, 2023(100.00%), September 11, 2023(100.00%), December 11, 2023(100.00%), March 11, 2024(100.00%), June 11, 2024(100.00%), September 11, 2024(100.00%), December 11, 2024(100.00%), March 11, 2025(100.00%), June 11, 2025(100.00%), September 11, 2025(100.00%), December 11, 2025(100.00%), March 11, 2026(100.00%), June 11, 2026(100.00%), September 11, 2026(100.00%), December 11, 2026(100.00%)
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

Disclosure template for main features of regulatory 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)		XS2416599251	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	
9	Par value of instrument		4.2	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		15-Mar-22	
12	Perpetual or dated		Dated	
13	Original maturity date		16-Mar-26	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		March 16, 2024(100.00%)	
16	Subsequent call dates, if applicable		September 16, 2024(100.00%), March 16, 2025(100.00%), September 16, 2025(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		2.38%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UR3		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	5.0		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	24-Mar-22		
12	Perpetual or dated	Dated		
13	Original maturity date	24-Mar-32		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	March 24, 2025(112.81%)		
16	Subsequent call dates, if applicable	March 24, 2026(117.44%), March 24, 2027(122.25%), March 24, 2028(127.26%), March 24, 2029(132.48%), March 24, 2030(137.91%), March 24, 2031(143.57%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	4.10%. Compounded and Paid at Maturity.		
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)	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-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	5.0	USD 22.5	JPY 500
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Mar-22	30-Mar-22	30-Mar-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Mar-27	30-Mar-32	25-Mar-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 30, 2023(100.00%)	March 30, 2024(100.00%)	
16	Subsequent call dates, if applicable	September 30, 2023(100.00%), March 30, 2024(100.00%), September 30, 2024(100.00%), March 30, 2025(100.00%), September 30, 2025(100.00%), March 30, 2026(100.00%), September 30, 2026(100.00%)	September 30, 2024(100.00%), March 30, 2025(100.00%), September 30, 2025(100.00%), March 30, 2026(100.00%), September 30, 2026(100.00%), March 30, 2027(100.00%), September 30, 2027(100.00%), March 30, 2028(100.00%), September 30, 2028(100.00%), March 30, 2029(100.00%), September 30, 2029(100.00%), March 30, 2030(100.00%), September 30, 2030(100.00%), March 30, 2031(100.00%), September 30, 2031(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.05%	4.00%	0.78%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1192972062		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 55		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31-Mar-22		
12	Perpetual or dated	Dated		
13	Original maturity date	31-Mar-34		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 3, 2029(100.00%)		
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	2.25%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1	Issuer		Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086UW2	XS1192971767	
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		1.8	USD 110	
10	Accounting classification		Liability - fair value option	Liability - fair value option	
11	Original date of issuance		8-Apr-22	8-Apr-22	
12	Perpetual or dated		Dated	Dated	
13	Original maturity date		29-Jun-40	8-Apr-52	
14	Issuer call subject to prior supervisory approval		Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		April 8, 2024(109.690000%),	April 8, 2027(123.134661%)	
16	Subsequent call dates, if applicable		July 8, 2024(110.960000%), October 8, 2024(112.250000%), January 8, 2025(113.560000%), April 8, 2025(114.880000%), July 8, 2025(116.210000%), October 8, 2025(117.560000%), January 8, 2026(118.930000%), April 8, 2026(120.310000%), July 8, 2026(121.710000%), October 8, 2026(123.130000%), January 8, 2027(124.560000%), April 8, 2027(126.010000%), July 8, 2027(127.470000%), October 8, 2027(128.950000%), January 8, 2028(130.450000%), April 8, 2028(131.970000%), July 8, 2028(133.500000%), October 8, 2028(135.050000%), January 8, 2029(136.620000%), April 8, 2029(138.210000%), July 8, 2029(139.820000%), October 8, 2029(141.440000%), January 8, 2030(143.090000%), April 8, 2030(144.750000%), July 8, 2030(146.440000%), October 8, 2030(148.140000%), January 8, 2031(149.860000%), April 8, 2031(151.600000%), July 8, 2031(153.360000%), October 8, 2031(155.150000%), January 8, 2032(156.950000%), April 8, 2032(158.780000%), July 8, 2032(160.620000%), October 8, 2032(162.490000%), January 8, 2033(164.380000%), April 8, 2033(166.290000%), July 8, 2033(168.220000%), October 8, 2033(170.180000%), January 8, 2034(172.150000%), April 8, 2034(174.160000%), July 8, 2034(176.180000%), October 8, 2034(178.230000%), January 8, 2035(180.300000%), April 8, 2035(182.400000%), July 8, 2035(184.520000%), October 8, 2035(186.660000%), January 8, 2036(188.830000%), April 8, 2036(191.030000%), July 8, 2036(193.250000%), October 8, 2036(195.490000%), January 8, 2037(197.770000%),		April 8, 2028(128.367884%), April 8, 2029(133.823519%), April 8, 2030(139.511018%), April 8, 2031(145.440237%), April 8, 2032(151.621447%), April 8, 2033(158.065358%), April 8, 2034(164.783136%), April 8, 2035(171.786419%), April 8, 2036(179.087342%), April 8, 2037(186.698554%), April 8, 2038(194.633243%), April 8, 2039(202.905156%), April 8, 2040(211.528625%), April 8, 2041(220.518591%), April 8, 2042(229.890631%), April 8, 2043(239.660983%), April 8, 2044(249.846575%), April 8, 2045(260.465054%), April 8, 2046(271.534819%), April 8, 2047(283.075049%), April 8, 2048(295.105739%), April 8, 2049(307.647732%), April 8, 2050(320.722761%), April 8, 2051(334.353478%), April 8, 2052(348.563501%)
Coupons/dividends					
17	Fixed or floating dividend/coupon		Zero	Zero	
18	Coupon rate and any related index		4.65%. Compounded and Paid at Maturity.	4.25%. Compounded and Paid at Maturity.	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CA009A79V896	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 25	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		12-Apr-22	
12	Perpetual or dated		Dated	
13	Original maturity date		12-Apr-52	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		April 12, 2035(100.00%)	
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		2.66%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2416605322	XS2451414325
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		GBP 2.6	EUR 2.5
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		19-Apr-22	20-Apr-22
12	Perpetual or dated		Dated	Dated
13	Original maturity date		19-Apr-27	20-Apr-27
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		October 19, 2022(100.00%)	
16	Subsequent call dates, if applicable		April 19, 2023(100.00%), October 19, 2023(100.00%), April 19, 2024(100.00%), October 19, 2024(100.00%), April 19, 2025(100.00%), October 19, 2025(100.00%), April 19, 2026(100.00%), October 19, 2026(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Float
18	Coupon rate and any related index		2.72%	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 capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2400424011	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 20	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		25-Apr-22	
12	Perpetual or dated		Dated	
13	Original maturity date		25-Apr-34	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		April 25, 2027(100.00%)	
16	Subsequent call dates, if applicable		April 25, 2028(100.00%), April 25, 2029(100.00%), April 25, 2030(100.00%), April 25, 2031(100.00%), April 25, 2032(100.00%), April 25, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		2.55%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REH9		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	27-Apr-22		
12	Perpetual or dated	Dated		
13	Original maturity date	27-Apr-29		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 27, 2024(100.00%)		
16	Subsequent call dates, if applicable	October 27, 2024(100.00%), April 27, 2025(100.00%), October 27, 2025(100.00%), April 27, 2026(100.00%), October 27, 2026(100.00%), April 27, 2027(100.00%), October 27, 2027(100.00%), April 27, 2028(100.00%), October 27, 2028(100.00%),		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	4.25%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014REG1	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 4	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		29-Apr-22	
12	Perpetual or dated		Dated	
13	Original maturity date		29-Apr-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		April 29, 2024(100.00%)	
16	Subsequent call dates, if applicable		October 29, 2024(100.00%), April 29, 2025(100.00%), October 29, 2025(100.00%), April 29, 2026(100.00%), October 29, 2026(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		4.05%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086UZ5
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			10.0
10	Accounting classification			Liability - fair value option
11	Original date of issuance			10-May-22
12	Perpetual or dated			Dated
13	Original maturity date			10-May-47
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			May 10, 2032(100.00%)
16	Subsequent call dates, if applicable			May 10, 2033(100.00%), May 10, 2034(100.00%), May 10, 2035(100.00%), May 10, 2036(100.00%), May 10, 2037(100.00%), May 10, 2038(100.00%), May 10, 2039(100.00%), May 10, 2040(100.00%), May 10, 2041(100.00%), May 10, 2042(100.00%), May 10, 2043(100.00%), May 10, 2044(100.00%), May 10, 2045(100.00%), May 10, 2046(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.100%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CA009A7CK009
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 30
10	Accounting classification		Liability - fair value option
11	Original date of issuance		13-May-22
12	Perpetual or dated		Dated
13	Original maturity date		13-May-52
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		May 13, 2035(100.00%)
16	Subsequent call dates, if applicable		
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Fixed
18	Coupon rate and any related index		3.20%
19	Existence of a dividend stopper		No
20	Fully discretionary, partially discretionary or mandatory		Mandatory
21	Existence of a step up or other incentive to redeem		No
22	Noncumulative or cumulative		Non-cumulative
23	Convertible or non-convertible		Non-convertible
24	If convertible, conversion trigger (s)		N/A
25	If convertible, fully or partially		N/A
26	If convertible, conversion rate		N/A
27	If convertible, mandatory or optional conversion		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REK2		780086VA9
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 11.916		3.0
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	18-May-22		18-May-22
12	Perpetual or dated	Dated		Dated
13	Original maturity date	18-May-26		18-May-27
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 18, 2023(100.00%)		May 18, 2024(100.00%)
16	Subsequent call dates, if applicable	May 18, 2024(100.00%), November 18, 2024(100.00%), May 18, 2025(100.00%), November 18, 2025(100.00%)		November 18, 2024(100.00%), May 18, 2025(100.00%), November 18, 2025(100.00%), May 18, 2026(100.00%), November 18, 2026(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	4.00%		4.35%
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REU0		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1.5		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	23-May-22		
12	Perpetual or dated	Dated		
13	Original maturity date	31-May-29		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	May 31, 2024(100.00%)		
16	Subsequent call dates, if applicable	November 30, 2024(100.00%), May 31, 2025(100.00%), November 30, 2025(100.00%), May 31, 2026(100.00%), November 30, 2026(100.00%), May 31, 2027(100.00%), November 30, 2027(100.00%), May 31, 2028(100.00%), November 30, 2028(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	4.45%		
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	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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086VC5
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 2.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			14-Jun-22
12	Perpetual or dated			Dated
13	Original maturity date			14-Jun-32
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			June 14, 2027(100.00%),
16	Subsequent call dates, if applicable			December 14, 2027(100.00%), June 14, 2028(100.00%), December 14, 2028(100.00%), June 14, 2029(100.00%), December 14, 2029(100.00%), June 14, 2030(100.00%), December 14, 2030(100.00%), June 14, 2031(100.00%), December 14, 2031(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.05%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086VD3	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		7.0	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		16-Jun-22	
12	Perpetual or dated		Dated	
13	Original maturity date		16-Jun-52	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		June 16, 2042(291.780%)	
16	Subsequent call dates, if applicable		June 16, 2043(307.820%), June 16, 2044(324.750%), June 16, 2045(342.620%), June 16, 2046(361.460%), June 16, 2047(381.340%), June 16, 2048(402.310%), June 16, 2049(424.440%), June 16, 2050(447.780%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		5.50%. Compounded and Paid at Maturity.	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REX4		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2.215		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	17-Jun-22		
12	Perpetual or dated	Dated		
13	Original maturity date	17-Jun-32		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	June 17, 2024(100.00%)		
16	Subsequent call dates, if applicable	December 17, 2024(100.00%), June 17, 2025(100.00%), December 17, 2025(100.00%), June 17, 2026(100.00%), December 17, 2026(100.00%), June 17, 2027(100.00%), December 17, 2027(100.00%), June 17, 2028(100.00%), December 17, 2028(100.00%), June 17, 2029(100.00%), December 17, 2029(100.00%), June 17, 2030(100.00%), December 17, 2030(100.00%), June 17, 2031(100.00%), December 17, 2031(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	4.60%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472672711		CA009A7HW9Z7
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.13		EUR 25
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	21-Jun-22		21-Jun-22
12	Perpetual or dated	Dated		Dated
13	Original maturity date	21-Jun-26		21-Jun-52
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			June 21, 2035(100.000%)
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor		4.03%
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2472674410	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1.4	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		27-Jun-22	
12	Perpetual or dated		Dated	
13	Original maturity date		27-Jun-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		SOFR, subject to cap and floor	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472703888		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	30-Jun-22		
12	Perpetual or dated	Dated		
13	Original maturity date	30-Jun-32		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	June 30, 2025(100.00%)		
16	Subsequent call dates, if applicable	June 30, 2026(100.00%), June 30, 2027(100.00%), June 30, 2028(100.00%), June 30, 2029(100.00%), June 30, 2030(100.00%), June 30, 2031(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	3.29%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REZ9		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 9.505		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	30-Jun-22		
12	Perpetual or dated	Dated		
13	Original maturity date	30-Dec-25		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	December 30, 2023(100.00%)		
16	Subsequent call dates, if applicable	June 30, 2024(100.00%), December 30, 2024(100.00%), June 30, 2025(100.00%), June 30, 2029(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	4.00%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472703375		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	JPY 5000		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	5-Jul-22		
12	Perpetual or dated	Dated		
13	Original maturity date	6-Jul-27		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	July 7, 2025(100.00%)		
16	Subsequent call dates, if applicable	January 6, 2026(100.00%), July 6, 2026(100.00%), January 6, 2027(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	0.58%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A7JEYT7	CA009A7JJ008	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 25	EUR 25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Jul-22	14-Jul-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	12-Jul-52	14-Jul-42	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 12, 2037(100.00%)	July 14, 2030(100.00%)	
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.03%	3.99%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A7IKL65	78014RFE5	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	EUR 30	USD 8.902	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	15-Jul-22	15-Jul-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	15-Jul-42	15-Jul-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 15, 2028(100.0%)	July 15, 2028(100.00%)	
16	Subsequent call dates, if applicable	July 15, 2032(100.0%), July 15, 2036(100.0%), July 15, 2040(100.0%)	July 15, 2032(100.00%), July 15, 2036(100.00%), July 15, 2040(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.395%	4.30%	
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	

Disclosure template for main features of regulatory 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)			XS2497639182
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 1.3
10	Accounting classification			Liability - fair value option
11	Original date of issuance			19-Jul-22
12	Perpetual or dated			Dated
13	Original maturity date			19-Jul-29
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed-Float
18	Coupon rate and any related index			Y1: 1%, Y2-7: EURIBOR, subject to cap and floor
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CA009A7KBF37	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		eur 35	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		22-Jul-22	
12	Perpetual or dated		Dated	
13	Original maturity date		22-Jul-52	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		July 22, 2027(100.00%),	
16	Subsequent call dates, if applicable		July 22, 2032(100.00%), July 22, 2037(100.00%), July 22, 2042(100.00%), July 22, 2047(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		4.30%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RFM7
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 4.785
10	Accounting classification			Liability - fair value option
11	Original date of issuance			28-Jul-22
12	Perpetual or dated			Dated
13	Original maturity date			28-Dec-29
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			December 28, 2028(100.0%)
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			4.27%
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RFQ8	78014RFR6	
3	Governing law(s) of the instrument	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	USD 1.025	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Jul-22	29-Jul-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	29-Jul-24	29-Jul-29	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 29, 2024(100.00%)	July 29, 2025(100.00%)	
16	Subsequent call dates, if applicable	January 29, 2025(100.00%), July 29, 2025(100.00%), January 29, 2026(100.00%), July 29, 2026(100.00%), January 29, 2027(100.00%)	January 29, 2026(100.00%), July 29, 2026(100.00%), January 29, 2027(100.00%), July 29, 2027(100.00%), January 29, 2028(100.00%), July 29, 2028(100.00%), January 29, 2029(100.00%), July 26, 2028(100.00%), January 26, 2029(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.70%	4.85%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2497643028
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			GBP 1.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			8-Aug-22
12	Perpetual or dated			Dated
13	Original maturity date			8-Aug-27
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 8, 2023(100.00%)
16	Subsequent call dates, if applicable			November 8, 2023(100.00%), February 8, 2024(100.00%), May 8, 2024(100.00%), August 8, 2024(100.00%), November 8, 2024(100.00%), February 8, 2025(100.00%), May 8, 2025(100.00%), August 8, 2025(100.00%), November 8, 2025(100.00%), February 8, 2026(100.00%), May 8, 2026(100.00%), August 8, 2026(100.00%), November 8, 2026(100.00%), February 8, 2027(100.00%), May 8, 2027(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			3.70%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2497679055	XS2497679303
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)		No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 1	USD 2
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		9-Aug-22	9-Aug-22
12	Perpetual or dated		Dated	Dated
13	Original maturity date		9-Aug-26	9-Aug-27
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	SOFR, subject to cap and floor
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		No	No
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion		N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism		N/A	N/A
34a	Type of subordination		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated
36	Non-compliant transitioned features		No	No
37	If yes, specify non-compliant features		N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086VN1	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 6.35	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		10-Aug-22	
12	Perpetual or dated		Dated	
13	Original maturity date		10-Aug-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		August 10, 2024(109.730%),	
16	Subsequent call dates, if applicable		August 10, 2025(114.940%), August 10, 2026(120.400%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		4.75%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VQ4		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 14		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	24-Aug-22		
12	Perpetual or dated	Dated		
13	Original maturity date	30-Oct-42		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	August 24, 2039(229.950%)		
16	Subsequent call dates, if applicable	August 24, 2040(241.490%), August 24, 2041(253.610%), August 24, 2042(266.340%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	5.02% Compounded and Paid at Maturity.		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RGH7
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 4
10	Accounting classification			Liability - fair value option
11	Original date of issuance			31-Aug-22
12	Perpetual or dated			Dated
13	Original maturity date			31-Aug-27
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 31, 2024(100.00%)
16	Subsequent call dates, if applicable			February 28, 2025(100.00%), August 31, 2025(100.00%), February 28, 2026(100.00%), August 31, 2026(100.00%), February 28, 2027(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			4.40%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2518122762	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	
9	Par value of instrument		EUR 3.62	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		8-Sep-22	
12	Perpetual or dated		Dated	
13	Original maturity date		8-Sep-26	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		EURIBOR, subject to cap and floor	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524089757		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 5		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	12-Sep-22		
12	Perpetual or dated	Dated		
13	Original maturity date	12-Sep-27		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		
18	Coupon rate and any related index	SONIA, subject to cap and floor		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2518128538		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	15-Sep-22		
12	Perpetual or dated	Dated		
13	Original maturity date	15-Sep-30		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	September 15, 2027(100.00%)		
16	Subsequent call dates, if applicable	September 15, 2028(100.00%), September 15, 2029(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	3.35%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2497650668	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		GBP 2	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		16-Sep-22	
12	Perpetual or dated		Dated	
13	Original maturity date		16-Sep-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		SONIA, subject to cap and floor	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2518146605
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			30-Sep-22
12	Perpetual or dated			Dated
13	Original maturity date			30-Sep-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			September 30, 2023(100.00%)
16	Subsequent call dates, if applicable			September 30, 2024(100.00%), September 30, 2025(100.00%), September 30, 2026(100.00%), September 30, 2027(100.00%), September 30, 2028(100.00%), September 30, 2029(100.00%), September 30, 2030(100.00%), September 30, 2031(100.00%), September 30, 2032(100.00%), September 30, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			4.00%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524112328	XS2524118366	XS2539390281
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 5	USD 2.1	EUR 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Oct-22	7-Oct-22	13-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Jan-24	7-Oct-27	13-Oct-37
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 4, 2023(104.450%)		October 13, 2027(100.00%)
16	Subsequent call dates, if applicable			October 13, 2028(100.00%), October 13, 2029(100.00%), October 13, 2030(100.00%), October 13, 2031(100.00%), October 13, 2032(100.00%), October 13, 2033(100.00%), October 13, 2034(100.00%), October 13, 2035(100.00%), October 13, 2036(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524124844	CA009A7S9QD4	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 20.401	EUR 40	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	14-Oct-22	14-Oct-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	14-Jan-24	14-Oct-42	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 13, 2023(100.00%)	October 14, 2027(100.0%)	
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.51%	5.075%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539391685	780086VX9	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	JPY 500	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	24-Oct-22	October 25, 2022	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	25-Oct-29	June 29, 2040	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 27, 2025(100.00%)	October 25, 2037(232.300%)	
16	Subsequent call dates, if applicable	April 27, 2026(100.00%), October 26, 2026(100.00%), April 26, 2027(100.00%), October 25, 2027(100.00%), April 25, 2028(100.00%), October 25, 2028(100.00%), April 25, 2029(100.00%)	October 25, 2038(245.730%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Zero	
18	Coupon rate and any related index	0.90%	5.78%	
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)		XS2539397880	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 2	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		26-Oct-22	
12	Perpetual or dated		Dated	
13	Original maturity date		26-Oct-26	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		EURIBOR, subject to cap and floor	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RHX1	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 100	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		28-Oct-22	
12	Perpetual or dated		Dated	
13	Original maturity date		28-Oct-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		SOFR, subject to floor	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHY9		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 9.011		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31-Oct-22		
12	Perpetual or dated	Dated		
13	Original maturity date	31-Oct-24		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 31, 2027(100.00%)		
16	Subsequent call dates, if applicable	April 30, 2028(100.00%), October 31, 2028(100.00%), April 30, 2029(100.00%), October 31, 2029(100.00%), April 30, 2030(100.00%), October 31, 2030(100.00%), April 30, 2031(100.00%), October 31, 2031(100.00%), April 30, 2032(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.40%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VY7	780086WA8	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 3.225	USD 1.6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-Nov-22	16-Nov-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	16-Nov-29	16-Nov-29	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 16, 2027(100.00%)	November 16, 2027(100.00%)	
16	Subsequent call dates, if applicable	May 16, 2028(100.00%), November 16, 2028(100.00%), May 16, 2029(100.00%)	May 16, 2028(100.00%), November 16, 2028(100.00%), May 16, 2029(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.15%	6.25%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550936228		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	CAD 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	16-Nov-22		
12	Perpetual or dated	Dated		
13	Original maturity date	16-Nov-25		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		
18	Coupon rate and any related index	CDOR subject to cap and floor		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RJE1	XS2550937119	
3	Governing law(s) of the instrument	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 70	GBP 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Nov-22	23-Nov-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	22-Nov-28	23-Nov-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 15, 2023(100.00%)		
16	Subsequent call dates, if applicable	December 15, 2023(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SOFR, subject to floor	SONIA, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		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			November 30, 2024(100.00%)
16	Subsequent call dates, if applicable			May 30, 2025(100.00%), November 30, 2025(100.00%), May 30, 2026(100.00%), November 30, 2026(100.00%), May 30, 2027(100.00%), November 30, 2027(100.00%), May 30, 2028(100.00%), November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%)
<i>Coupons/dividends</i>				
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				
Other TLAC 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)	XS2550951888	XS2550952001	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 3.5	GBP 3.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7-Dec-22	7-Dec-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	7-Dec-25	7-Dec-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SONIA, subject to cap and floor	SONIA, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WC4	XS2550931427	XS2550931773
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	2.24	USD 2.75	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Dec-22	12-Dec-22	12-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Dec-32	12-Dec-25	12-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 9, 2031(155.670%)		
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Float	Float
18	Coupon rate and any related index	5.04%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2558555228		XS2550956689
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1		USD 2
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	12-Dec-22		14-Dec-22
12	Perpetual or dated	Dated		Dated
13	Original maturity date	12-Dec-27		14-Dec-27
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Float
18	Coupon rate and any related index	SOFR, subject to cap and floor		SOFR, subject to cap and floor
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RJS0		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 59.2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	15-Dec-22		
12	Perpetual or dated	Dated		
13	Original maturity date	15-Dec-32		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	December 15, 2024(100.00%)		
16	Subsequent call dates, if applicable	June 15, 2025(100.00%), December 15, 2025(100.00%), June 15, 2026(100.00%), December 15, 2026(100.00%), June 15, 2027(100.00%), December 15, 2027(100.00%), June 15, 2028(100.00%), December 15, 2028(100.00%), June 15, 2029(100.00%), December 15, 2029(100.00%), June 15, 2030(100.00%), December 15, 2030(100.00%), June 15, 2031(100.00%), December 15, 2031(100.00%), June 15, 2032(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.00%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2550960368
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			19-Dec-22
12	Perpetual or dated			Dated
13	Original maturity date			19-Dec-27
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Float
18	Coupon rate and any related index			SOFR, subject to cap and floor
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)	XS2550960103	XS2550959949	XS2550964519
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1	USD 1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Dec-22	19-Dec-22	22-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-26	19-Dec-25	22-Dec-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4	USD 10	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Dec-22	23-Dec-22	23-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Dec-25	23-Dec-27	23-Dec-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			December 23, 2024(100.00%)
16	Subsequent call dates, if applicable			June 23, 2025(100.00%), December 23, 2025(100.00%), June 23, 2026(100.00%), December 23, 2026(100.00%), June 23, 2027(100.00%), December 23, 2027(100.00%), June 23, 2028(100.00%), December 23, 2028(100.00%), June 23, 2029(100.00%), December 23, 2029(100.00%), June 23, 2030(100.00%), December 23, 2030(100.00%), June 23, 2031(100.00%), December 23, 2031(100.00%), June 23, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WF7	XS2558543133	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	9.0	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	23-Dec-22	28-Dec-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	1-Dec-33	28-Dec-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 1, 2031(154.800%)		
16	Subsequent call dates, if applicable	December 1, 2032(162.560%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero	Float	
18	Coupon rate and any related index	5.01% Compounded and Paid at Maturity.	CDOR subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RJX9	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 31.41	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		30-Dec-22	
12	Perpetual or dated		Dated	
13	Original maturity date		30-Dec-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		December 30, 2025(100.00%)	
16	Subsequent call dates, if applicable		March 30, 2026(100.00%), June 30, 2026(100.00%), September 30, 2026(100.00%), December 30, 2026(100.00%), March 30, 2027(100.00%), June 30, 2027(100.00%), September 30, 2027(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		5.15%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2570634456
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)
9	Par value of instrument		EUR 1
10	Accounting classification		Liability - fair value option
11	Original date of issuance		19-Jan-23
12	Perpetual or dated		Dated
13	Original maturity date		19-Jul-26
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		
16	Subsequent call dates, if applicable		
<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float
18	Coupon rate and any related index		EURIBOR, subject to cap and floor
19	Existence of a dividend stopper		No
20	Fully discretionary, partially discretionary or mandatory		Mandatory
21	Existence of a step up or other incentive to redeem		No
22	Noncumulative or cumulative		Non-cumulative
23	Convertible or non-convertible		Non-convertible
24	If convertible, conversion trigger (s)		N/A
25	If convertible, fully or partially		N/A
26	If convertible, conversion rate		N/A
27	If convertible, mandatory or optional conversion		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKG4		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 10.818		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	23-Jan-23		
12	Perpetual or dated	Dated		
13	Original maturity date	23-Jan-31		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	January 23, 2025(100.00%)		
16	Subsequent call dates, if applicable	July 23, 2025(100.00%), January 23, 2026(100.00%), July 23, 2026(100.00%), January 23, 2027(100.00%), July 23, 2027(100.00%), January 23, 2028(100.00%), July 23, 2028(100.00%), January 23, 2029(100.00%), July 23, 2029(100.00%), January 23, 2030(100.00%), July 23, 2030(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.50%		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RKL3
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 92.001
10	Accounting classification			Liability - fair value option
11	Original date of issuance			31-Jan-23
12	Perpetual or dated			Dated
13	Original maturity date			31-Jan-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			January 31, 2028(100.00%)
16	Subsequent call dates, if applicable			July 31, 2028(100.00%), January 31, 2029(100.00%), July 31, 2029(100.00%), January 31, 2030(100.00%), July 31, 2030(100.00%), January 31, 2031(100.00%), July 31, 2031(100.00%), January 31, 2032(100.00%), July 31, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.20%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2570641402
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 2
10	Accounting classification			Liability - fair value option
11	Original date of issuance			1-Feb-23
12	Perpetual or dated			Dated
13	Original maturity date			1-Feb-28
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Float
18	Coupon rate and any related index			SOFR, subject to cap and floor
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WM2	XS2564035280	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	2.0	EUR 36	
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	
13	Original maturity date	7-Feb-28	7-Feb-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		February 7, 2027(126.000000%),	
16	Subsequent call dates, if applicable		February 7, 2028(132.500000%), February 7, 2029(139.000000%), February 7, 2030(145.500000%), February 7, 2031(152.000000%), February 7, 2032(158.500000%), February 7, 2033(165.000000%), February 7, 2034(171.500000%), February 7, 2035(178.000000%), February 7, 2036(184.500000%), February 7, 2037(191.000000%), February 7, 2038(197.500000%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed-Float	Zero	
18	Coupon rate and any related index	Y1: 7.00% Y2-5: 3-month CDOR + 0.50%, subject to coupon floor	6.50% Compounded and Paid at Maturity.	
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)			78014RKQ2
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 23.723
10	Accounting classification			Liability - fair value option
11	Original date of issuance			14-Feb-23
12	Perpetual or dated			Dated
13	Original maturity date			14-Feb-31
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			February 14, 2026(100.00%)
16	Subsequent call dates, if applicable			August 14, 2026(100.00%), February 14, 2027(100.00%), August 14, 2027(100.00%), February 14, 2028(100.00%), August 14, 2028(100.00%), February 14, 2029(100.00%), August 14, 2029(100.00%), February 14, 2030(100.00%), August 14, 2030(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.25%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A82XYZ8	78014RKT6	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 20	USD 7.652	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	15-Feb-23	15-Feb-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	15-Feb-38	15-Feb-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 15, 2028(104.650%)	February 15, 2024(100.00%)	
16	Subsequent call dates, if applicable		May 15, 2024(100.00%), August 15, 2024(100.00%), November 15, 2024(100.00%), February 15, 2025(100.00%), May 15, 2025(100.00%), August 15, 2025(100.00%), November 15, 2025(100.00%), February 15, 2026(100.00%), May 15, 2026(100.00%), August 15, 2026(100.00%), November 15, 2026(100.00%), February 15, 2027(100.00%), May 15, 2027(100.00%), August 15, 2027(100.00%), November 15, 2027(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.65%	5.10%	
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)		XS2581402737
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)
9	Par value of instrument		USD 0.8
10	Accounting classification		Liability - fair value option
11	Original date of issuance		20-Feb-23
12	Perpetual or dated		Dated
13	Original maturity date		20-Feb-26
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		
16	Subsequent call dates, if applicable		
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Float
18	Coupon rate and any related index		SOFR, subject to cap and floor
19	Existence of a dividend stopper		No
20	Fully discretionary, partially discretionary or mandatory		Mandatory
21	Existence of a step up or other incentive to redeem		No
22	Noncumulative or cumulative		Non-cumulative
23	Convertible or non-convertible		Non-convertible
24	If convertible, conversion trigger (s)		N/A
25	If convertible, fully or partially		N/A
26	If convertible, conversion rate		N/A
27	If convertible, mandatory or optional conversion		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKW9		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 13.274		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	22-Feb-23		
12	Perpetual or dated	Dated		
13	Original maturity date	22-Feb-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 22, 2028(100.00%)		
16	Subsequent call dates, if applicable	August 22, 2028(100.00%), February 22, 2029(100.00%), August 22, 2029(100.00%), February 22, 2030(100.00%), August 22, 2030(100.00%), February 22, 2031(100.00%), August 22, 2031(100.00%), February 22, 2032(100.00%), August 22, 2032(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.25%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2581403974	78014RLE8
3	Governing law(s) of the instrument		Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1.5	USD 3.6
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		23-Feb-23	23-Feb-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		23-Feb-26	23-Feb-28
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount			February 23, 2026(100.00%)
16	Subsequent call dates, if applicable			May 23, 2026(100.00%), August 23, 2026(100.00%), November 23, 2026(100.00%), February 23, 2027(100.00%), May 23, 2027(100.00%), August 23, 2027(100.00%), November 23, 2027(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Float	Fixed
18	Coupon rate and any related index		SOFR, subject to cap and floor	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
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RLD0
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 3.456
10	Accounting classification			Liability - fair value option
11	Original date of issuance			28-Feb-23
12	Perpetual or dated			Dated
13	Original maturity date			28-Feb-30
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			February 28, 2026(100.00%)
16	Subsequent call dates, if applicable			August 28, 2026(100.00%), February 28, 2027(100.00%), August 28, 2027(100.00%), February 28, 2028(100.00%), August 28, 2028(100.00%), February 28, 2029(100.00%), August 28, 2029(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.30%
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WW0	XS2581411050	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	3.0	EUR 1.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	2-Mar-23	7-Mar-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	2-Mar-38	7-Mar-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 2, 2028(100.00%)		
16	Subsequent call dates, if applicable	September 2, 2028(100.00%), March 2, 2029(100.00%), September 2, 2029(100.00%), March 2, 2030(100.00%), September 2, 2030(100.00%), March 2, 2031(100.00%), September 2, 2031(100.00%), March 2, 2032(100.00%), September 2, 2032(100.00%), March 2, 2033(100.00%), September 2, 2033(100.00%), March 2, 2034(100.00%), September 2, 2034(100.00%), March 2, 2035(100.00%), September 2, 2035(100.00%), March 2, 2036(100.00%), September 2, 2036(100.00%), March 2, 2037(100.00%), September 2, 2037(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	5.65%	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 capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WV2	780086WT7	780086WX8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	9.906	10.852	USD 5.795
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Mar-23	10-Mar-23	10-Mar-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-28	10-Mar-28	10-Mar-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 10, 2026(100.00%)	March 10, 2026(100.0%)	March 10, 2026(100.0%)
16	Subsequent call dates, if applicable	September 10, 2026(100.00%), March 10, 2027(100.00%), September 10, 2027(100.00%)	September 10, 2026(100.00%), March 10, 2027(100.00%), September 10, 2027(100.00%)	September 10, 2026(100.00%), March 10, 2027(100.00%), September 10, 2027(100.00%)
<i>Coupons/dividends</i>				
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)		78014RLQ1	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 80	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		13-Mar-23	
12	Perpetual or dated		Dated	
13	Original maturity date		13-Mar-30	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		SOFR, subject to cap and floor	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RLL2	XS2581429771
3	Governing law(s) of the instrument		New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 3.4	EUR 2
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		15-Mar-23	16-Mar-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		15-Mar-30	16-Mar-28
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		March 15, 2026(100.00%)	
16	Subsequent call dates, if applicable		September 15, 2026(100.00%), March 15, 2027(100.00%), September 15, 2027(100.00%), March 15, 2028(100.00%), September 15, 2028(100.00%), March 15, 2029(100.00%), September 15, 2029(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	Float
18	Coupon rate and any related index		5.55%	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 capital			
1	Issuer		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2581431595
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1.905
10	Accounting classification		Liability - fair value option
11	Original date of issuance		22-Mar-23
12	Perpetual or dated		Dated
13	Original maturity date		22-Mar-28
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		March 22, 2026(100.00%)
16	Subsequent call dates, if applicable		March 22, 2027(100.00%)
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Fixed
18	Coupon rate and any related index		5.70%
19	Existence of a dividend stopper		No
20	Fully discretionary, partially discretionary or mandatory		Mandatory
21	Existence of a step up or other incentive to redeem		No
22	Noncumulative or cumulative		Non-cumulative
23	Convertible or non-convertible		Non-convertible
24	If convertible, conversion trigger (s)		N/A
25	If convertible, fully or partially		N/A
26	If convertible, conversion rate		N/A
27	If convertible, mandatory or optional conversion		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2581410672	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 1.060	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		28-Mar-23	
12	Perpetual or dated		Dated	
13	Original maturity date		28-Mar-31	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		EURIBOR, subject to cap and floor	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2581437105	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 7.0	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		29-Mar-23	
12	Perpetual or dated		Dated	
13	Original maturity date		25-Mar-27	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		March 25, 2026(100.00%)	
16	Subsequent call dates, if applicable		September 25, 2026(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		5.06%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086XC3
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			2.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			3-Apr-23
12	Perpetual or dated			Dated
13	Original maturity date			3-Apr-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			April 3, 2028(100.00%)
16	Subsequent call dates, if applicable			October 3, 2028(100.00%), April 3, 2029(100.00%), October 3, 2029(100.00%), April 3, 2030(100.00%), October 3, 2030(100.00%), April 3, 2031(100.00%), October 3, 2031(100.00%), April 3, 2032(100.00%), October 3, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.00%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XD1	78014RLX6	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	5.0	USD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	4-Apr-23	5-Apr-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date		5-Apr-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 4, 2028(100.00%)		
16	Subsequent call dates, if applicable	October 4, 2028(100.00%), April 4, 2029(100.00%), October 4, 2029(100.00%), April 4, 2030(100.00%), October 4, 2030(100.00%), April 4, 2031(100.00%), October 4, 2031(100.00%), April 4, 2032(100.00%), October 4, 2032(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	5.25%	SOFR, subject to floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XF6		XS2581441123
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	10.106		AUD 13.300
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	6-Apr-23		11-Apr-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	6-Apr-33		27-Mar-30
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(100.00%)		June 27, 2029(100.00%)
16	Subsequent call dates, if applicable	October 6, 2026(100.00%), April 6, 2027(100.00%), October 6, 2027(100.00%), April 6, 2028(100.00%), October 6, 2028(100.00%), April 6, 2029(100.00%), October 6, 2029(100.00%), April 6, 2030(100.00%), October 6, 2030(100.00%), April 6, 2031(100.00%), October 6, 2031(100.00%), April 6, 2032(100.00%), October 6, 2032(100.00%)		September 27, 2029(100.00%), December 27, 2029(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.42%		4.72%
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)	XS2596477898		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	EUR 1.4		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	12-Apr-23		
12	Perpetual or dated	Dated		
13	Original maturity date	12-Apr-26		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		
18	Coupon rate and any related index	EURIBOR, subject to cap and floor		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596476064		78014RMD9
3	Governing law(s) of the instrument	Province of Ontario		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 10		USD 4.181
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	17-Apr-23		18-Apr-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	17-Apr-28		18-Apr-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			April 18, 2026(100.00%)
16	Subsequent call dates, if applicable			October 18, 2026(100.00%), April 18, 2027(100.00%), October 18, 2027(100.00%), April 18, 2028(100.00%), October 18, 2028(100.00%), April 18, 2029(100.00%), October 18, 2029(100.00%), April 18, 2030(100.00%), October 18, 2030(100.00%), April 18, 2031(100.00%), October 18, 2031(100.00%), April 18, 2032(100.00%), October 18, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SONIA, subject to cap and floor		5.55%
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	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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596479753	XS2596479670	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 3	USD 2.25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	21-Apr-23	21-Apr-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	21-Apr-28	21-Apr-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SONIA, 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	

Disclosure template for main features of regulatory 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)		78014RMG2		
3	Governing law(s) of the instrument		New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual		
	Regulatory treatment				
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 4		
10	Accounting classification		Liability - fair value option		
11	Original date of issuance		25-Apr-23		
12	Perpetual or dated		Dated		
13	Original maturity date		25-Apr-33		
14	Issuer call subject to prior supervisory approval		Yes		
15	Optional call date, contingent call dates and redemption amount		April 25, 2025(100.00%)		
16	Subsequent call dates, if applicable		July 25, 2025(100.00%), October 25, 2025(100.00%), January 25, 2026(100.00%), April 25, 2026(100.00%), July 25, 2026(100.00%), October 25, 2026(100.00%), January 25, 2027(100.00%), April 25, 2027(100.00%), July 25, 2027(100.00%), October 25, 2027(100.00%), January 25, 2028(100.00%), April 25, 2028(100.00%), July 25, 2028(100.00%), October 25, 2028(100.00%), January 25, 2029(100.00%), April 25, 2029(100.00%), July 25, 2029(100.00%), October 25, 2029(100.00%), January 25, 2030(100.00%), April 25, 2030(100.00%), July 25, 2030(100.00%), October 25, 2030(100.00%), January 25, 2031(100.00%), April 25, 2031(100.00%), July 25, 2031(100.00%), October 25, 2031(100.00%), January 25, 2032(100.00%), April 25, 2032(100.00%), July 25, 2032(100.00%), October 25, 2032(100.00%), January 25, 2033(100.00%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon		Fixed		
18	Coupon rate and any related index		5.25%		
19	Existence of a dividend stopper		No		
20	Fully discretionary, partially discretionary or mandatory		Mandatory		
21	Existence of a step up or other incentive to redeem		No		
22	Noncumulative or cumulative		Non-cumulative		
23	Convertible or non-convertible		Non-convertible		
24	If convertible, conversion trigger (s)		N/A		
25	If convertible, fully or partially		N/A		
26	If convertible, conversion rate		N/A		
27	If convertible, mandatory or optional conversion		N/A		
28	If convertible, specify instrument type convertible into		N/A		
29	If convertible, specify issuer of instrument it converts into		N/A		
30	Write-down feature		No		
31	If write-down, write-down trigger (s)		N/A		
32	If write-down, full or partial		N/A		
33	If write-down, permanent or temporary		N/A		
34	If temporary write-down, description of write-down mechanism		N/A		
34a	Type of subordination		Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated		
36	Non-compliant transitioned features		No		
37	If yes, specify non-compliant features		N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMJ6		XS2581433534
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 30.350		EUR 1.66
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	28-Apr-23		11-Apr-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	28-Apr-33		11-Apr-31
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	April 28, 2025(100.00%)		April 11, 2025(110.0000000%)
16	Subsequent call dates, if applicable	October 28, 2025(100.00%), April 28, 2026(100.00%), October 28, 2026(100.00%), April 28, 2027(100.00%), October 28, 2027(100.00%), April 28, 2028(100.00%), October 28, 2028(100.00%), April 28, 2029(100.00%), October 28, 2029(100.00%), April 28, 2030(100.00%), October 28, 2030(100.00%), April 28, 2031(100.00%), October 28, 2031(100.00%), April 28, 2032(100.00%), October 28, 2032(100.00%)		April 11, 2026(115.0000000%), April 11, 2027(120.0000000%), April 11, 2028(125.0000000%), April 11, 2029(130.0000000%), April 11, 2030(135.0000000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Zero
18	Coupon rate and any related index	5.50%		5% Compounded and Paid at Maturity.
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	XS2596475769		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMA5	Province of Ontario		
3	Governing law(s) of the instrument	New York	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			
Regulatory treatment			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	Other TLAC instruments		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	No longer TLAC eligible (<365 days)		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	USD 2		
9	Par value of instrument	USD 6	Liability - fair value option		
10	Accounting classification	Liability - fair value option	17-Apr-23		
11	Original date of issuance	6-Apr-23	Dated		
12	Perpetual or dated	Dated	17-Apr-26		
13	Original maturity date	6-Apr-38	Yes		
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(100.00%)	April 17, 2025(100.0%)		
16	Subsequent call dates, if applicable	July 6, 2026(100.00%), October 6, 2026(100.00%), January 6, 2027(100.00%), April 6, 2027(100.00%), July 6, 2027(100.00%), October 6, 2027(100.00%), January 6, 2028(100.00%), April 6, 2028(100.00%), July 6, 2028(100.00%), October 6, 2028(100.00%), January 6, 2029(100.00%), April 6, 2029(100.00%), July 6, 2029(100.00%), October 6, 2029(100.00%), January 6, 2030(100.00%), April 6, 2030(100.00%), July 6, 2030(100.00%), October 6, 2030(100.00%), January 6, 2031(100.00%), April 6, 2031(100.00%), July 6, 2031(100.00%), October 6, 2031(100.00%), January 6, 2032(100.00%), April 6, 2032(100.00%), July 6, 2032(100.00%), October 6, 2032(100.00%), January 6, 2033(100.00%), April 6, 2033(100.00%), July 6, 2033(100.00%), October 6, 2033(100.00%), January 6, 2034(100.00%), April 6, 2034(100.00%), July 6, 2034(100.00%), October 6, 2034(100.00%), January 6, 2035(100.00%), April 6, 2035(51325300900.000%).July 6, 2035(100.000%) October 6, 2035(100.000%).January 6, 2036(100.000%).April 6, 2036(100.000%).July 6, 2036(496755273.000%).October 6, 2036(497103951.000%).January 6, 2037(348778.000%).April 6, 2037(100.000%).July 6, 2037(100.000%).October 6, 2037(100.000%).January 6, 2038(100.000%)			
Coupons/dividends			Fixed		
17	Fixed or floating dividend/coupon	Fixed	4.900%		
18	Coupon rate and any related index	5.55%	No		
19	Existence of a dividend stopper	No	Mandatory		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	No		
21	Existence of a step up or other incentive to redeem	No	Non-cumulative		
22	Noncumulative or cumulative	Non-cumulative	Non-convertible		
23	Convertible or non-convertible	Non-convertible	N/A		
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	No		
30	Write-down feature	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		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	Exemption		
34a	Type of subordination	Exemption	Unsubordinated		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	No		
36	Non-compliant transitioned features	No	N/A		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RR7		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	1.6		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	4-May-23		
12	Perpetual or dated	Dated		
13	Original maturity date	30-Jun-40		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	May 4, 2038(208.490%)		
16	Subsequent call dates, if applicable	May 4, 2039(218.950%), May 4, 2040(229.950%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.02% Compounded and Paid at Marurity		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608738147	XS2596503990	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.5	EUR 1.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11-May-23	12-May-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	11-Nov-25	12-May-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		May 12, 2026(100.00%)	
16	Subsequent call dates, if applicable		May 12, 2027(100.00%), May 12, 2028(100.00%), May 12, 2029(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.25%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RMT4
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 9.446
10	Accounting classification			Liability - fair value option
11	Original date of issuance			16-May-23
12	Perpetual or dated			Dated
13	Original maturity date			16-May-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			May 16, 2025(100.00%)
16	Subsequent call dates, if applicable			November 16, 2025(100.00%), May 16, 2026(100.00%), November 16, 2026(100.00%), May 16, 2027(100.00%), November 16, 2027(100.00%), May 16, 2028(100.00%), November 16, 2028(100.00%), May 16, 2029(100.00%), November 16, 2029(100.00%), May 16, 2030(100.00%), November 16, 2030(100.00%), May 16, 2031(100.00%), November 16, 2031(100.00%), May 16, 2032(100.00%), November 16, 2032(100.00%),
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.45%
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			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RMR8
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 3.34
10	Accounting classification			Liability - fair value option
11	Original date of issuance			16-May-23
12	Perpetual or dated			Dated
13	Original maturity date			16-May-30
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			May 16, 2025(100.00%)
16	Subsequent call dates, if applicable			November 16, 2025(100.00%), May 16, 2026(100.00%), November 16, 2026(100.00%), May 16, 2027(100.00%), November 16, 2027(100.00%), May 16, 2028(100.00%), November 16, 2028(100.00%), May 16, 2029(100.00%), November 16, 2029(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.25%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596489125	780086XX7	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 2.075	USD 4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-May-23	17-May-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	16-May-26	17-May-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		May 17, 2025(100.00%),	
16	Subsequent call dates, if applicable		November 17, 2025(100.00%), May 17, 2026(100.00%), November 17, 2026(100.00%), May 17, 2027(100.00%), November 17, 2027(100.00%), May 17, 2028(100.00%), November 17, 2028(100.00%), May 17, 2029(100.00%), November 17, 2029(100.00%), May 17, 2030(100.00%), November 17, 2030(100.00%), May 17, 2031(100.00%), November 17, 2031(100.00%), May 17, 2032(100.00%), November 17, 2032(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	5.50%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608737685	780086XU3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 4.418	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	17-May-23	19-May-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	17-May-28	19-May-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 17, 2026(100.00%)	May 19, 2028(100.00%)	
16	Subsequent call dates, if applicable	August 17, 2026(100.00%), November 17, 2026(100.00%), February 17, 2027(100.00%), May 17, 2027(100.00%), August 17, 2027(100.00%),	November 19, 2028(100.00%), May 19, 2029(100.00%), November 19, 2029(100.00%), May 19, 2030(100.00%), November 19, 2030(100.00%), May 19, 2031(100.00%), November 19, 2031(100.00%), May 19, 2032(100.00%), November 19, 2032(100.00%), May 19, 2033(100.00%), November 19, 2033(100.00%), May 19, 2034(100.00%), November 19, 2034(100.00%), May 19, 2035(100.00%), November 19, 2035(100.00%), May 19, 2036(100.00%), November 19, 2036(100.00%), May 19, 2037(100.00%), November 19, 2037(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.00%	5.33%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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(100.00%)	May 17, 2026(100.00%)	May 19, 2028(100.00%)
16	Subsequent call dates, if applicable	November 17, 2025(100.00%), May 17, 2026(100.00%), November 17, 2026(100.00%), May 17, 2027(100.00%), November 17, 2027(100.00%)	August 17, 2026(100.00%), November 17, 2026(100.00%), February 17, 2027(100.00%), May 17, 2027(100.00%), August 17, 2027(100.00%),	November 19, 2028(100.00%), May 19, 2029(100.00%), November 19, 2029(100.00%), May 19, 2030(100.00%), November 19, 2030(100.00%), May 19, 2031(100.00%), November 19, 2031(100.00%), May 19, 2032(100.00%), November 19, 2032(100.00%), May 19, 2033(100.00%), November 19, 2033(100.00%), May 19, 2034(100.00%), November 19, 2034(100.00%), May 19, 2035(100.00%), November 19, 2035(100.00%), May 19, 2036(100.00%), November 19, 2036(100.00%), May 19, 2037(100.00%), November 19, 2037(100.00%)
<i>Coupons/dividends</i>				
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 19, 2028(100.00%)	May 23, 2028(100.00%)	November 23, 2026(100.00%)
16	Subsequent call dates, if applicable	November 19, 2028(100.00%), May 19, 2029(100.00%), November 19, 2029(100.00%), May 19, 2030(100.00%), November 19, 2030(100.00%), May 19, 2031(100.00%), November 19, 2031(100.00%), May 19, 2032(100.00%), November 19, 2032(100.00%), May 19, 2033(100.00%), November 19, 2033(100.00%), May 19, 2034(100.00%), November 19, 2034(100.00%), May 19, 2035(100.00%), November 19, 2035(100.00%), May 19, 2036(100.00%), November 19, 2036(100.00%), May 19, 2037(100.00%), November 19, 2037(100.00%)	November 23, 2028(100.00%), May 23, 2029(100.00%), November 23, 2029(100.00%), May 23, 2030(100.00%), November 23, 2030(100.00%), May 23, 2031(100.00%), November 23, 2031(100.00%), May 23, 2032(100.00%), November 23, 2032(100.00%)	May 23, 2027(100.00%), November 23, 2027(100.00%), May 23, 2028(100.00%), November 23, 2028(100.00%), May 23, 2029(100.00%), November 23, 2029(100.00%), May 23, 2030(100.00%), November 23, 2030(100.00%), May 23, 2031(100.00%), November 23, 2031(100.00%), May 23, 2032(100.00%), November 23, 2032(100.00%), May 23, 2033(100.00%), November 23, 2033(100.00%), May 23, 2034(100.00%), November 23, 2034(100.00%), May 23, 2035(100.00%), November 23, 2035(100.00%), May 23, 2036(100.00%), November 23, 2036(100.00%), May 23, 2037(100.00%), November 23, 2037(100.00%)
<i>Coupons/dividends</i>				
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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)	780086YA6		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 8.1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	23-May-23		
12	Perpetual or dated	Dated		
13	Original maturity date	23-May-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	May 23, 2027(100.00%)		
16	Subsequent call dates, if applicable	November 23, 2027(100.00%), May 23, 2028(100.00%), November 23, 2028(100.00%), May 23, 2029(100.00%), November 23, 2029(100.00%), May 23, 2030(100.00%), November 23, 2030(100.00%), May 23, 2031(100.00%), November 23, 2031(100.00%), May 23, 2032(100.00%), November 23, 2032(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.21%		
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)	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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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(100.00%)	May 24, 2026(100.00%)	May 24, 2029(100.00%)
16	Subsequent call dates, if applicable	November 24, 2026(100.00%), May 24, 2027(100.00%), November 24, 2027(100.00%), May 24, 2028(100.00%), November 24, 2028(100.00%), May 24, 2029(100.00%), November 24, 2029(100.00%), May 24, 2030(100.00%), November 24, 2030(100.00%), May 24, 2031(100.00%), November 24, 2031(100.00%), May 24, 2032(100.00%), November 24, 2032(100.00%)	May 24, 2027(100.00%)	
<i>Coupons/dividends</i>				
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
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608716333	XS2608716416	78014RNB2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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	Optional call date, contingent call dates and redemption amount	May 24, 2027(100.00%)	May 24, 2028(100.00%)	May 26, 2026(100.00%)
16	Subsequent call dates, if applicable	May 24, 2028(100.00%)	May 24, 2029(100.00%)	August 26, 2026(100.00%), November 26, 2026(100.00%), February 26, 2027(100.00%), May 26, 2027(100.00%), August 26, 2027(100.00%), November 26, 2027(100.00%), February 26, 2028(100.00%), May 26, 2028(100.00%), August 26, 2028(100.00%), November 26, 2028(100.00%), February 26, 2029(100.00%), May 26, 2029(100.00%), August 26, 2029(100.00%), November 26, 2029(100.00%), February 26, 2030(100.00%), May 26, 2030(100.00%), August 26, 2030(100.00%), November 26, 2030(100.00%), February 26, 2031(100.00%), May 26, 2031(100.00%), August 26, 2031(100.00%), November 26, 2031(100.00%), February 26, 2032(100.00%), May 26, 2032(100.00%), August 26, 2032(100.00%), November 26, 2032(100.00%), February 26, 2033(100.00%), May 26, 2033(100.00%), August 26, 2033(100.00%), November 26, 2033(100.00%), February 26, 2034(100.00%), May 26, 2034(100.00%), August 26, 2034(100.00%), November 26, 2034(100.00%), February 26, 2035(100.00%), May 26, 2035(100.00%), August 26, 2035(100.00%), November 26, 2035(100.00%), February 26, 2036(100.00%), May 26, 2036(100.00%), August 26, 2036(100.00%), November 26, 2036(100.00%), February 26, 2037(100.00%), May 26, 2037(100.00%), August 26, 2037(100.00%), November 26, 2037(100.00%), February 26, 2038(100.00%)
<i>Coupons/dividends</i>				
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	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)		780086YG3	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 3.6	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		30-May-23	
12	Perpetual or dated		Dated	
13	Original maturity date		30-May-38	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		May 30, 2028(100.00%)	
16	Subsequent call dates, if applicable		November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%), November 30, 2032(100.00%), May 30, 2033(100.00%), November 30, 2033(100.00%), May 30, 2034(100.00%), November 30, 2034(100.00%), May 30, 2035(100.00%), November 30, 2035(100.00%), May 30, 2036(100.00%), November 30, 2036(100.00%), May 30, 2037(100.00%), November 30, 2037(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		5.58%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RNA4		780086YJ7
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.548		CAD 9.219
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	30-May-23		31-May-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	30-May-33		31-May-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	May 30, 2025(100.00%)		May 31, 2027(100.00%)
16	Subsequent call dates, if applicable	November 30, 2025(100.00%), May 30, 2026(100.00%), November 30, 2026(100.00%), May 30, 2027(100.00%), November 30, 2027(100.00%), May 30, 2028(100.00%), November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%), November 30, 2032(100.00%)		November 30, 2027(100.00%), May 31, 2028(100.00%), November 30, 2028(100.00%), May 31, 2029(100.00%), November 30, 2029(100.00%), May 31, 2030(100.00%), November 30, 2030(100.00%), May 31, 2031(100.00%), November 30, 2031(100.00%), May 31, 2032(100.00%), November 30, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.50%		5.50%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		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)		XS2608747056	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 3.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		1-Jun-23	
12	Perpetual or dated		Dated	
13	Original maturity date		1-Jun-43	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		June 1, 2033(100.00%)	
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		4.75%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YN8	780086YE8	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 4	CAD 8	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	6-Jun-23	6-Jun-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	6-Jun-33	6-Jun-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 6, 2028(100.00%)	June 6, 2028(100.00%)	
16	Subsequent call dates, if applicable	December 6, 2028(100.00%), June 6, 2029(100.00%), December 6, 2029(100.00%), June 6, 2030(100.00%), December 6, 2030(100.00%), June 6, 2031(100.00%), December 6, 2031(100.00%), June 6, 2032(100.00%), December 6, 2032(100.00%)	December 6, 2028(100.00%), June 6, 2029(100.00%), December 6, 2029(100.00%), June 6, 2030(100.00%), December 6, 2030(100.00%), June 6, 2031(100.00%), December 6, 2031(100.00%), June 6, 2032(100.00%), December 6, 2032(100.00%), June 6, 2033(100.00%), December 6, 2033(100.00%), June 6, 2034(100.00%), December 6, 2034(100.00%), June 6, 2035(100.00%), December 6, 2035(100.00%), June 6, 2036(100.00%), December 6, 2036(100.00%), June 6, 2037(100.00%), December 6, 2037(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.45%	5.55%	
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	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)	780086YF5		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 11		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	6-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	6-Jun-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	June 6, 2028(100.00%)		
16	Subsequent call dates, if applicable	December 6, 2028(100.00%), June 6, 2029(100.00%), December 6, 2029(100.00%), June 6, 2030(100.00%), December 6, 2030(100.00%), June 6, 2031(100.00%), December 6, 2031(100.00%), June 6, 2032(100.00%), December 6, 2032(100.00%), June 6, 2033(100.00%), December 6, 2033(100.00%), June 6, 2034(100.00%), December 6, 2034(100.00%), June 6, 2035(100.00%), December 6, 2035(100.00%), June 6, 2036(100.00%), December 6, 2036(100.00%), June 6, 2037(100.00%), December 6, 2037(100.00%),		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.27%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2608721762	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		7-Jun-23	
12	Perpetual or dated		Dated	
13	Original maturity date		7-Jun-28	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float	
18	Coupon rate and any related index		SOFR, subject to cap and floor	
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)	XS2608751249	XS2608724279	XS2608748294
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	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(100.000%)		
16	Subsequent call dates, if applicable	June 9, 2025(100.000%), December 9, 2025(100.000%), June 9, 2026(100.000%), December 9, 2026(100.000%), June 9, 2027(100.000%), December 9, 2027(100.000%), June 9, 2028(100.000%), December 9, 2028(100.000%), June 9, 2029(100.000%), December 9, 2029(100.000%), June 9, 2030(100.000%), December 9, 2030(100.000%), June 9, 2031(100.000%), December 9, 2031(100.000%), June 9, 2032(100.000%), December 9, 2032(100.000%)		
<i>Coupons/dividends</i>				
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RNJ5
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 4
10	Accounting classification			Liability - fair value option
11	Original date of issuance			15-Jun-23
12	Perpetual or dated			Dated
13	Original maturity date			15-Jun-38
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			June 15, 2028(100.00%)
16	Subsequent call dates, if applicable			September 15, 2028(100.00%), December 15, 2028(100.00%), March 15, 2029(100.00%), June 15, 2029(100.00%), September 15, 2029(100.00%), December 15, 2029(100.00%), March 15, 2030(100.00%), June 15, 2030(100.00%), September 15, 2030(100.00%), December 15, 2030(100.00%), March 15, 2031(100.00%), June 15, 2031(100.00%), September 15, 2031(100.00%), December 15, 2031(100.00%), March 15, 2032(100.00%), June 15, 2032(100.00%), September 15, 2032(100.00%), December 15, 2032(100.00%), March 15, 2033(100.00%), June 15, 2033(100.00%), September 15, 2033(100.00%), December 15, 2033(100.00%), March 15, 2034(100.00%), June 15, 2034(100.00%), September 15, 2034(100.00%), December 15, 2034(100.00%), March 15, 2035(100.00%), June 15, 2035(100.00%), September 15, 2035(100.00%), December 15, 2035(100.00%), March 15, 2036(100.00%), June 15, 2036(100.00%), September 15, 2036(100.00%), December 15, 2036(100.00%), March 15, 2037(100.00%), June 15, 2037(100.00%), September 15, 2037(100.00%), December 15, 2037(100.00%), March 15, 2038(100.00%).
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.55%
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)	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-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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(100.00%)	June 16, 2026(100.00%)	June 16, 2026(100.00%)
16	Subsequent call dates, if applicable	December 15, 2025(100.00%), June 15, 2026(100.00%), December 15, 2026(100.00%), June 15, 2027(100.00%), December 15, 2027(100.00%), June 15, 2028(100.00%), December 15, 2028(100.00%), June 15, 2029(100.00%), December 15, 2029(100.00%), June 15, 2030(100.00%), December 15, 2030(100.00%), June 15, 2031(100.00%), December 15, 2031(100.00%), June 15, 2032(100.00%), December 15, 2032(100.00%), June 15, 2033(100.00%), December 15, 2033(100.00%), June 15, 2034(100.00%), December 15, 2034(100.00%), June 15, 2035(100.00%), December 15, 2035(100.00%), June 15, 2036(100.00%), December 15, 2036(100.00%), June 15, 2037(100.00%), December 15, 2037(100.00%)	June 16, 2027(100.00%),	December 16, 2026(100.00%), June 16, 2027(100.00%), December 16, 2027(100.00%), June 16, 2028(100.00%), December 16, 2028(100.00%), June 16, 2029(100.00%), December 16, 2029(100.00%), June 16, 2030(100.00%), December 16, 2030(100.00%), June 16, 2031(100.00%), December 16, 2031(100.00%), June 16, 2032(100.00%), December 16, 2032(100.00%)
<i>Coupons/dividends</i>				
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	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	780086YP3	780086YQ1	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.135	CAD 3.047	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-Jun-23	16-Jun-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	16-Jun-28	16-Jun-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 16, 2026(100.00%)	June 16, 2026(100.00%)	
16	Subsequent call dates, if applicable	December 16, 2026(100.00%), June 16, 2027(100.00%), December 16, 2027(100.00%)	December 16, 2026(100.00%), June 16, 2027(100.00%), December 16, 2027(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.20%	5.05%	
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)		XS2608730672
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 9
10	Accounting classification		Liability - fair value option
11	Original date of issuance		20-Jun-23
12	Perpetual or dated		Dated
13	Original maturity date		20-Jun-29
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		June 20, 2027(100.00%)
16	Subsequent call dates, if applicable		June 20, 2028(100.00%)
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Fixed
18	Coupon rate and any related index		5.45%
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		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608730755	XS2608730839	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 9	USD 9	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	20-Jun-23	20-Jun-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	20-Jun-30	20-Jun-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 20, 2028(100.00%)	June 20, 2029(100.00%)	
16	Subsequent call dates, if applicable	June 20, 2029(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.46%	5.35%	
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)	780086ZB3		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 17.34		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	21-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	21-Jun-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	June 21, 2027(100.00%)		
16	Subsequent call dates, if applicable	December 21, 2027(100.00%), June 21, 2028(100.00%), December 21, 2028(100.00%), June 21, 2029(100.00%), December 21, 2029(100.00%), June 21, 2030(100.00%), December 21, 2030(100.00%), June 21, 2031(100.00%), December 21, 2031(100.00%), June 21, 2032(100.00%), December 21, 2032(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.70%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YT5		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	22-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	22-Jun-28		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	June 22, 2026(100.00%)		
16	Subsequent call dates, if applicable	December 22, 2026(100.00%), June 22, 2027(100.00%), December 22, 2027(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.10%		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608755588		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	EUR 3.55		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	27-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	27-Jun-26		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		
18	Coupon rate and any related index	EURIBOR, subject to cap and floor		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632504788	XS2608734070	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	USD 1	USD 2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Jun-23	29-Jun-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	29-Jun-28	29-Dec-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			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
15	Optional call date, contingent call dates and redemption amount	June 30, 2028(100.00%)	June 30, 2028(100.00%)	June 30, 2028(100.00%)
16	Subsequent call dates, if applicable	December 30, 2028(100.00%), June 30, 2029(100.00%), December 30, 2029(100.00%), June 30, 2030(100.00%), December 30, 2030(100.00%), June 30, 2031(100.00%), December 30, 2031(100.00%), June 30, 2032(100.00%), December 30, 2032(100.00%), June 30, 2033(100.00%), December 30, 2033(100.00%), June 30, 2034(100.00%), December 30, 2034(100.00%), June 30, 2035(100.00%), December 30, 2035(100.00%), June 30, 2036(100.00%), December 30, 2036(100.00%), June 30, 2037(100.00%), December 30, 2037(100.00%)		September 30, 2028(100.00%), December 30, 2028(100.00%), March 30, 2029(100.00%), June 30, 2029(100.00%), September 30, 2029(100.00%), December 30, 2029(100.00%), March 30, 2030(100.00%), June 30, 2030(100.00%), September 30, 2030(100.00%), December 30, 2030(100.00%), March 30, 2031(100.00%), June 30, 2031(100.00%), September 30, 2031(100.00%), December 30, 2031(100.00%), March 30, 2032(100.00%), June 30, 2032(100.00%), September 30, 2032(100.00%), December 30, 2032(100.00%), March 30, 2033(100.00%), June 30, 2033(100.00%), September 30, 2033(100.00%), December 30, 2033(100.00%), March 30, 2034(100.00%), June 30, 2034(100.00%), September 30, 2034(100.00%), December 30, 2034(100.00%), March 30, 2035(100.00%), June 30, 2035(100.00%), September 30, 2035(100.00%), December 30, 2035(100.00%), March 30, 2036(100.00%), June 30, 2036(100.00%), September 30, 2036(100.00%), December 30, 2036(100.00%), March 30, 2037(100.00%), June 30, 2037(100.00%), September 30, 2037(100.00%), December 30, 2037(100.00%), March 30, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.40%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RNU0		78014RNP1
3	Governing law(s) of the instrument	New York		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10.625		USD 7.678
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	30-Jun-23		30-Jun-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	30-Jun-33		30-Jun-38
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	June 30, 2026(100.00%)		June 30, 2025(100.00%)
16	Subsequent call dates, if applicable	December 30, 2026(100.00%), June 30, 2027(100.00%), December 30, 2027(100.00%), June 30, 2028(100.00%), December 30, 2028(100.00%), June 30, 2029(100.00%), December 30, 2029(100.00%), June 30, 2030(100.00%), December 30, 2030(100.00%), June 30, 2031(100.00%), December 30, 2031(100.00%), June 30, 2032(100.00%), December 30, 2032(100.00%)		December 30, 2025(100.00%), June 30, 2026(100.00%), December 30, 2026(100.00%), June 30, 2027(100.00%), December 30, 2027(100.00%), June 30, 2028(100.00%), December 30, 2028(100.00%), June 30, 2029(100.00%), December 30, 2029(100.00%), June 30, 2030(100.00%), December 30, 2030(100.00%), June 30, 2031(100.00%), December 30, 2031(100.00%), June 30, 2032(100.00%), December 30, 2032(100.00%), June 30, 2033(100.00%), December 30, 2033(100.00%), June 30, 2034(100.00%), December 30, 2034(100.00%), June 30, 2035(100.00%), December 30, 2035(100.00%), June 30, 2036(100.00%), December 30, 2036(100.00%), June 30, 2037(100.00%), December 30, 2037(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.75%		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				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632523739		CA009A8FC801
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15		EUR 5
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	13-Jul-23		14-Jul-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	13-Jul-43		14-Jul-38
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	July 13, 2028(100.00%)		July 14, 2032(100.0%)
16	Subsequent call dates, if applicable	July 13, 2029(100.00%), July 13, 2030(100.00%), July 13, 2031(100.00%), July 13, 2032(100.00%), July 13, 2033(100.00%), July 13, 2034(100.00%), July 13, 2035(100.00%), July 13, 2036(100.00%), July 13, 2037(100.00%), July 13, 2038(100.00%), July 13, 2039(100.00%), July 13, 2040(100.00%), July 13, 2041(100.00%), July 13, 2042(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	6%		4.30%
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

Disclosure template for main features of regulatory 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)	XS2632510751		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	14-Jul-23		
12	Perpetual or dated	Dated		
13	Original maturity date	14-Jul-28		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		
18	Coupon rate and any related index	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086ZU1
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 7.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			19-Jul-23
12	Perpetual or dated			Dated
13	Original maturity date			29-Jun-40
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			July 19, 2037(100.00%)
16	Subsequent call dates, if applicable			July 19, 2038(100.00%), July 19, 2039(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.45%
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			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)	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(100.00%)	July 19, 2028(100.00%)	July 19, 2028(100.00%)
16	Subsequent call dates, if applicable	January 19, 2027(100.00%), July 19, 2027(100.00%), January 19, 2028(100.00%), July 19, 2028(100.00%), January 19, 2029(100.00%), July 19, 2029(100.00%), January 19, 2030(100.00%), July 19, 2030(100.00%), January 19, 2031(100.00%), July 19, 2031(100.00%), January 19, 2032(100.00%), July 19, 2032(100.00%), January 19, 2033(100.00%), July 19, 2033(100.00%), January 19, 2034(100.00%), July 19, 2034(100.00%), January 19, 2035(100.00%), July 19, 2035(100.00%), January 19, 2036(100.00%), July 19, 2036(100.00%), January 19, 2037(100.00%), July 19, 2037(100.00%), January 19, 2038(100.00%)	October 19, 2028(100.00%), January 19, 2029(100.00%), April 19, 2029(100.00%), July 19, 2029(100.00%), October 19, 2029(100.00%), January 19, 2030(100.00%), April 19, 2030(100.00%), July 19, 2030(100.00%), October 19, 2030(100.00%), January 19, 2031(100.00%), April 19, 2031(100.00%), July 19, 2031(100.00%), October 19, 2031(100.00%), January 19, 2032(100.00%), April 19, 2032(100.00%), July 19, 2032(100.00%), October 19, 2032(100.00%), January 19, 2033(100.00%), April 19, 2033(100.00%), July 19, 2033(100.00%), October 19, 2033(100.00%), January 19, 2034(100.00%), April 19, 2034(100.00%), July 19, 2034(100.00%), October 19, 2034(100.00%), January 19, 2035(100.00%), April 19, 2035(100.00%), July 19, 2035(100.00%), October 19, 2035(100.00%), January 19, 2036(100.00%), April 19, 2036(100.00%), July 19, 2036(100.00%), October 19, 2036(100.00%), January 19, 2037(100.00%), April 19, 2037(100.00%), July 19, 2037(100.00%), October 19, 2037(100.00%), January 19, 2038(100.00%), April 19, 2038(100.00%)	January 19, 2029(100.00%), July 19, 2029(100.00%), January 19, 2030(100.00%), July 19, 2030(100.00%), January 19, 2031(100.00%), July 19, 2031(100.00%), January 19, 2032(100.00%), July 19, 2032(100.00%), January 19, 2033(100.00%)
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
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPF1	78014RPG9	
3	Governing law(s) of the instrument	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 0.525	USD 1.542	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7/31/2023	7/31/2023	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	7/31/2030	7/31/2033	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 31, 2025(100.00%)	July 31, 2025(100.00%)	
16	Subsequent call dates, if applicable	January 31, 2026(100.00%), July 31, 2026(100.00%), January 31, 2027(100.00%), July 31, 2027(100.00%), January 31, 2028(100.00%), July 31, 2028(100.00%), January 31, 2029(100.00%), July 31, 2029(100.00%), January 31, 2030(100.00%)	January 31, 2026(100.00%), July 31, 2026(100.00%), January 31, 2027(100.00%), July 31, 2027(100.00%), January 31, 2028(100.00%), July 31, 2028(100.00%), January 31, 2029(100.00%), July 31, 2029(100.00%), January 31, 2030(100.00%), July 31, 2030(100.00%), January 31, 2031(100.00%), July 31, 2031(100.00%), January 31, 2032(100.00%), July 31, 2032(100.00%), January 31, 2033(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.55%	5.65%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	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)	78014RPH7		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	7/31/2023		
12	Perpetual or dated	Dated		
13	Original maturity date	7/31/2038		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	July 31, 2028(100.00%)		
16	Subsequent call dates, if applicable	October 31, 2028(100.00%), January 31, 2029(100.00%), April 30, 2029(100.00%), July 31, 2029(100.00%), October 31, 2029(100.00%), January 31, 2030(100.00%), April 30, 2030(100.00%), July 31, 2030(100.00%), October 31, 2030(100.00%), January 31, 2031(100.00%), April 30, 2031(100.00%), July 31, 2031(100.00%), October 31, 2031(100.00%), January 31, 2032(100.00%), April 30, 2032(100.00%), July 31, 2032(100.00%), October 31, 2032(100.00%), January 31, 2033(100.00%), April 30, 2033(100.00%), July 31, 2033(100.00%), October 31, 2033(100.00%), January 31, 2034(100.00%), April 30, 2034(100.00%), July 31, 2034(100.00%), October 31, 2034(100.00%), January 31, 2035(100.00%), April 30, 2035(100.00%), July 31, 2035(100.00%), October 31, 2035(100.00%), January 31, 2036(100.00%), April 30, 2036(100.00%), July 31, 2036(100.00%), October 31, 2036(100.00%), January 31, 2037(100.00%), April 30, 2037(100.00%), July 31, 2037(100.00%),October 31, 2037(100.00%),January 31, 2038(100.00%),April 30, 2038(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.45%		
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	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)	XS2596502836	XS2608719352	780086A20
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	JPY 500	AUD 10	CAD 0.233
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-May-23	1-Jun-23	8/1/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-May-30	1-Jun-33	8/1/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 10, 2026(100.00%)	June 01, 2028(100.0%)	August 1, 2027(100.00%),
16	Subsequent call dates, if applicable	November 10, 2026(100.00%), May 10, 2027(100.00%), November 10, 2027(100.00%), May 10, 2028(100.00%), November 10, 2028(100.00%), May 10, 2029(100.00%), November 12, 2029(100.00%)		February 1, 2028(100.00%), August 1, 2028(100.00%), February 1, 2029(100.00%), August 1, 2029(100.00%), February 1, 2030(100.00%), August 1, 2030(100.00%), February 1, 2031(100.00%), August 1, 2031(100.00%), February 1, 2032(100.00%), August 1, 2032(100.00%), February 1, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.05%	5.80%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086A53
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.7
10	Accounting classification			Liability - fair value option
11	Original date of issuance			8-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			8-Aug-28
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 8, 2026(100.00%)
16	Subsequent call dates, if applicable			November 8, 2026(100.00%), February 8, 2027(100.00%), May 8, 2027(100.00%), August 8, 2027(100.00%), November 8, 2027(100.00%), February 8, 2028(100.00%), May 8, 2028(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.64%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPM6	XS2632517251	
3	Governing law(s) of the instrument	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	USD 5.64	GBP 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	9-Aug-23	9-Aug-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	9-Aug-30	9-Aug-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 9, 2028(100.00%)		
16	Subsequent call dates, if applicable	February 9, 2029(100.00%), August 9, 2029(100.00%), February 9, 2030(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	5.50%	SONIA, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RPP9
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 6.125
10	Accounting classification			Liability - fair value option
11	Original date of issuance			16-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			16-Aug-38
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 16, 2026(100.00%)
16	Subsequent call dates, if applicable			February 16, 2027(100.00%), August 16, 2027(100.00%), February 16, 2028(100.00%), August 16, 2028(100.00%), February 16, 2029(100.00%), August 16, 2029(100.00%), February 16, 2030(100.00%), August 16, 2030(100.00%), February 16, 2031(100.00%), August 16, 2031(100.00%), February 16, 2032(100.00%), August 16, 2032(100.00%), February 16, 2033(100.00%), August 16, 2033(100.00%), February 16, 2034(100.00%), August 16, 2034(100.00%), February 16, 2035(100.00%), August 16, 2035(100.00%), February 16, 2036(100.00%), August 16, 2036(100.00%), February 16, 2037(100.00%), August 16, 2037(100.00%), February 16, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.00%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RPR5	78014RPS3
3	Governing law(s) of the instrument		New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 2.307	USD 3
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		16-Aug-23	16-Aug-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		16-Aug-33	16-Aug-38
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		August 16, 2025(100.00%)	August 16, 2028(100.00%)
16	Subsequent call dates, if applicable		February 16, 2026(100.00%), August 16, 2026(100.00%), February 16, 2027(100.00%), August 16, 2027(100.00%), February 16, 2028(100.00%), August 16, 2028(100.00%), February 16, 2029(100.00%), August 16, 2029(100.00%), February 16, 2030(100.00%), August 16, 2030(100.00%), February 16, 2031(100.00%), August 16, 2031(100.00%), February 16, 2032(100.00%), August 16, 2032(100.00%), February 16, 2033(100.00%)	November 16, 2028(100.00%), February 16, 2029(100.00%), May 16, 2029(100.00%), August 16, 2029(100.00%), November 16, 2029(100.00%), February 16, 2030(100.00%), May 16, 2030(100.00%), August 16, 2030(100.00%), November 16, 2030(100.00%), February 16, 2031(100.00%), May 16, 2031(100.00%), August 16, 2031(100.00%), November 16, 2031(100.00%), February 16, 2032(100.00%), May 16, 2032(100.00%), August 16, 2032(100.00%), November 16, 2032(100.00%), February 16, 2033(100.00%), May 16, 2033(100.00%), August 16, 2033(100.00%), November 16, 2033(100.00%), February 16, 2034(100.00%), May 16, 2034(100.00%), August 16, 2034(100.00%), November 16, 2034(100.00%), February 16, 2035(100.00%), May 16, 2035(100.00%), August 16, 2035(100.00%), November 16, 2035(100.00%), February 16, 2036(100.00%), May 16, 2036(100.00%), August 16, 2036(100.00%), November 16, 2036(100.00%), February 16, 2037(100.00%), May 16, 2037(100.00%), August 16, 2037(100.00%), November 16, 2037(100.00%), February 16, 2038(100.00%), May 16, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.80%	5.60%
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		No	No
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion		N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism		N/A	N/A
34a	Type of subordination		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated
36	Non-compliant transitioned features		No	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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086B86		780086C28
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 7.37		CAD 1.5
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	22-Aug-23		23-Aug-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	22-Aug-33		23-Aug-38
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	August 22, 2028(100.00%)		August 23, 2026(100.00%)
16	Subsequent call dates, if applicable	February 22, 2029(100.00%), August 22, 2029(100.00%), February 22, 2030(100.00%), August 22, 2030(100.00%), February 22, 2031(100.00%), August 22, 2031(100.00%), February 22, 2032(100.00%), August 22, 2032(100.00%), February 22, 2033(100.00%)		February 23, 2027(100.00%), August 23, 2027(100.00%), February 23, 2028(100.00%), August 23, 2028(100.00%), February 23, 2029(100.00%), August 23, 2029(100.00%), February 23, 2030(100.00%), August 23, 2030(100.00%), February 23, 2031(100.00%), August 23, 2031(100.00%), February 23, 2032(100.00%), August 23, 2032(100.00%), February 23, 2033(100.00%), August 23, 2033(100.00%), February 23, 2034(100.00%), August 23, 2034(100.00%), February 23, 2035(100.00%), August 23, 2035(100.00%), February 23, 2036(100.00%), August 23, 2036(100.00%), February 23, 2037(100.00%), August 23, 2037(100.00%), February 23, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.90%		6.87%
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)			780086C77
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			25-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			25-Aug-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 25, 2028(100.00%)
16	Subsequent call dates, if applicable			February 25, 2029(100.00%), August 25, 2029(100.00%), February 25, 2030(100.00%), August 25, 2030(100.00%), February 25, 2031(100.00%), August 25, 2031(100.00%), February 25, 2032(100.00%), August 25, 2032(100.00%), February 25, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.95%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086C85	78014RPY0	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 12.8	USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Aug-23	28-Aug-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	28-Aug-33	28-Aug-43	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 28, 2028(100.00%)	August 28, 2028(100.00%)	
16	Subsequent call dates, if applicable	February 28, 2029(100.00%), August 28, 2029(100.00%), February 28, 2030(100.00%), August 28, 2030(100.00%), February 28, 2031(100.00%), August 28, 2031(100.00%), February 28, 2032(100.00%), August 28, 2032(100.00%), February 28, 2033(100.00%),	November 28, 2028(100.00%), February 28, 2029(100.00%), May 28, 2029(100.00%), August 28, 2029(100.00%), November 28, 2029(100.00%), February 28, 2030(100.00%), May 28, 2030(100.00%), August 28, 2030(100.00%), November 28, 2030(100.00%), February 28, 2031(100.00%), May 28, 2031(100.00%), August 28, 2031(100.00%), November 28, 2031(100.00%), February 28, 2032(100.00%), May 28, 2032(100.00%), August 28, 2032(100.00%), November 28, 2032(100.00%), February 28, 2033(100.00%), May 28, 2033(100.00%), August 28, 2033(100.00%), November 28, 2033(100.00%), February 28, 2034(100.00%), May 28, 2034(100.00%), August 28, 2034(100.00%), November 28, 2034(100.00%), February 28, 2035(100.00%), May 28, 2035(100.00%), August 28, 2035(100.00%), November 28, 2035(100.00%), February 28, 2036(100.00%), May 28, 2036(100.00%), August 28, 2036(100.00%), November 28, 2036(100.00%), February 28, 2037(100.00%), May 28, 2037(100.00%), August 28, 2037(100.00%), November 28, 2037(100.00%), February 28, 2038(100.00%), May 28, 2038(100.00%), August 28, 2038(100.00%), November 28, 2038(100.00%), February 28, 2039(100.00%), May 28, 2039(100.00%), August 28, 2039(100.00%), November 28, 2039(100.00%), February 28, 2040(100.00%), May 28, 2040(100.00%), August 28, 2040(100.00%), November 28, 2040(100.00%), February 28, 2041(100.00%), May 28, 2041(100.00%), August 28, 2041(100.00%), November 28, 2041(100.00%), February 28, 2042(100.00%), May 28, 2042(100.00%), August 28, 2042(100.00%), November 28, 2042(100.00%), February 28, 2043(100.00%), May 28, 2043(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	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	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086D76
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 7.69
10	Accounting classification			Liability - fair value option
11	Original date of issuance			30-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			30-Aug-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 30, 2026(100.00%)
16	Subsequent call dates, if applicable			February 28, 2027(100.00%), August 30, 2027(100.00%), February 29, 2028(100.00%), August 30, 2028(100.00%), February 28, 2029(100.00%), August 30, 2029(100.00%), February 28, 2030(100.00%), August 30, 2030(100.00%), February 28, 2031(100.00%), August 30, 2031(100.00%), February 29, 2032(100.00%), August 30, 2032(100.00%), February 28, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.25%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RP08
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			No longer TLAC eligible (<365 days)
9	Par value of instrument			USD 2.88
10	Accounting classification			Liability - fair value option
11	Original date of issuance			30-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			30-Aug-38
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 30, 2026(100.00%)
16	Subsequent call dates, if applicable			February 28, 2027(100.00%), August 30, 2027(100.00%), February 29, 2028(100.00%), August 30, 2028(100.00%), February 28, 2029(100.00%), August 30, 2029(100.00%), February 28, 2030(100.00%), August 30, 2030(100.00%), February 28, 2031(100.00%), August 30, 2031(100.00%), February 29, 2032(100.00%), August 30, 2032(100.00%), February 28, 2033(100.00%), August 30, 2033(100.00%), February 28, 2034(100.00%), August 30, 2034(100.00%), February 28, 2035(100.00%), August 30, 2035(100.00%), February 29, 2036(100.00%), August 30, 2036(100.00%), February 28, 2037(100.00%), August 30, 2037(100.00%), February 28, 2038(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.10%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1	Issuer		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2653221742
3	Governing law(s) of the instrument		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules		N/A
5	Post-transitional Basel III rules		N/A
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1.18
10	Accounting classification		Liability - fair value option
11	Original date of issuance		30-Aug-23
12	Perpetual or dated		Dated
13	Original maturity date		30-Aug-28
14	Issuer call subject to prior supervisory approval		Yes
15	Optional call date, contingent call dates and redemption amount		August 31, 2027(100.00%)
16	Subsequent call dates, if applicable		
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon		Fixed
18	Coupon rate and any related index		5.45%
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		N/A
28	If convertible, specify instrument type convertible into		N/A
29	If convertible, specify issuer of instrument it converts into		N/A
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partial		N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated
36	Non-compliant transitioned features		No
37	If yes, specify non-compliant features		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086C51	780086C69	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 13	CAD 11	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	31-Aug-23	31-Aug-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	31-Aug-38	31-Aug-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 31, 2028(100.00%)	August 31, 2028(100.00%)	
16	Subsequent call dates, if applicable	February 28, 2029(100.00%), August 31, 2029(100.00%), February 28, 2030(100.00%), August 31, 2030(100.00%), February 28, 2031(100.00%), August 31, 2031(100.00%), February 29, 2032(100.00%), August 31, 2032(100.00%), February 28, 2033(100.00%), August 31, 2033(100.00%), February 28, 2034(100.00%), August 31, 2034(100.00%), February 28, 2035(100.00%), August 31, 2035(100.00%), February 29, 2036(100.00%), August 31, 2036(100.00%), February 28, 2037(100.00%), August 31, 2037(100.00%), February 28, 2038(100.00%)	February 28, 2029(100.00%), August 31, 2029(100.00%), February 28, 2030(100.00%), August 31, 2030(100.00%), February 28, 2031(100.00%), August 31, 2031(100.00%), February 29, 2032(100.00%), August 31, 2032(100.00%), February 28, 2033(100.00%), August 31, 2033(100.00%), February 28, 2034(100.00%), August 31, 2034(100.00%), February 28, 2035(100.00%), August 31, 2035(100.00%), February 29, 2036(100.00%), August 31, 2036(100.00%), February 28, 2037(100.00%), August 31, 2037(100.00%), February 28, 2038(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.77%	6.07%	
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	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086E83
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 3.412
10	Accounting classification			Liability - fair value option
11	Original date of issuance			13-Sep-23
12	Perpetual or dated			Dated
13	Original maturity date			13-Sep-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			September 13, 2027(100.00%)
16	Subsequent call dates, if applicable			March 13, 2028(100.00%), September 13, 2028(100.00%), March 13, 2029(100.00%), September 13, 2029(100.00%), March 13, 2030(100.00%), September 13, 2030(100.00%), March 13, 2031(100.00%), September 13, 2031(100.00%), March 13, 2032(100.00%), September 13, 2032(100.00%), March 13, 2033(100.00%),
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.75%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E91	78014RQH6	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 11.626	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	13-Sep-23	15-Sep-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	13-Sep-33	15-Sep-43	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 13, 2027(100.00%)	September 15, 2026(100.00%)	
16	Subsequent call dates, if applicable	March 13, 2028(100.00%), September 13, 2028(100.00%), March 13, 2029(100.00%), September 13, 2029(100.00%), March 13, 2030(100.00%), September 13, 2030(100.00%), March 13, 2031(100.00%), September 13, 2031(100.00%), March 13, 2032(100.00%), September 13, 2032(100.00%), March 13, 2033(100.00%)	December 15, 2026(100.00%), March 15, 2027(100.00%), June 15, 2027(100.00%), September 15, 2027(100.00%), December 15, 2027(100.00%), March 15, 2028(100.00%), June 15, 2028(100.00%), September 15, 2028(100.00%), December 15, 2028(100.00%), March 15, 2029(100.00%), June 15, 2029(100.00%), September 15, 2029(100.00%), December 15, 2029(100.00%), March 15, 2030(100.00%), June 15, 2030(100.00%), September 15, 2030(100.00%), December 15, 2030(100.00%), March 15, 2031(100.00%), June 15, 2031(100.00%), September 15, 2031(100.00%), December 15, 2031(100.00%), March 15, 2032(100.00%), June 15, 2032(100.00%), September 15, 2032(100.00%), December 15, 2032(100.00%), March 15, 2033(100.00%), June 15, 2033(100.00%), September 15, 2033(100.00%), December 15, 2033(100.00%), March 15, 2034(100.00%), June 15, 2034(100.00%), September 15, 2034(100.00%), December 15, 2034(100.00%), March 15, 2035(100.00%), June 15, 2035(100.00%), September 15, 2035(100.00%), December 15, 2035(100.00%), March 15, 2036(100.00%), June 15, 2036(100.00%), September 15, 2036(100.00%), December 15, 2036(100.00%), March 15, 2037(100.00%), June 15, 2037(100.00%), September 15, 2037(100.00%), December 15, 2037(100.00%), March 15, 2038(100.00%), June 15, 2038(100.00%), September 15, 2038(100.00%), December 15, 2038(100.00%), March 15, 2039(100.00%), June 15, 2039(100.00%), September 15, 2039(100.00%), December 15, 2039(100.00%), March 15, 2040(100.00%), June 15, 2040(100.00%), September 15, 2040(100.00%), December 15, 2040(100.00%), March 15, 2041(100.00%), June 15, 2041(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	6.05%	
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		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQE3		78014RQG8
3	Governing law(s) of the instrument	New York		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.581		USD 3.497
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	15-Sep-23		15-Sep-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	15-Sep-30		15-Sep-38
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	September 15, 2026(100.00%)		September 15, 2026(100.00%)
16	Subsequent call dates, if applicable	March 15, 2027(100.00%), September 15, 2027(100.00%), March 15, 2028(100.00%), September 15, 2028(100.00%), March 15, 2029(100.00%), September 15, 2029(100.00%), March 15, 2030(100.00%)		March 15, 2027(100.00%), September 15, 2027(100.00%), March 15, 2028(100.00%), September 15, 2028(100.00%), March 15, 2029(100.00%), September 15, 2029(100.00%), March 15, 2030(100.00%), September 15, 2030(100.00%), March 15, 2031(100.00%), September 15, 2031(100.00%), March 15, 2032(100.00%), September 15, 2032(100.00%), March 15, 2033(100.00%), September 15, 2033(100.00%), March 15, 2034(100.00%), September 15, 2034(100.00%), March 15, 2035(100.00%), September 15, 2035(100.00%), March 15, 2036(100.00%), September 15, 2036(100.00%), March 15, 2037(100.00%), September 15, 2037(100.00%), March 15, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.75%		6.15%
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		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)			780086F74
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			18-Sep-23
12	Perpetual or dated			Dated
13	Original maturity date			18-Sep-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			September 18, 2030(100.00%)
16	Subsequent call dates, if applicable			March 18, 2031(100.00%), September 18, 2031(100.00%), March 18, 2032(100.00%), September 18, 2032(100.00%), March 18, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.90%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F58	XS2653225909	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.25	USD 21.11	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Sep-23	18-Sep-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	18-Sep-33	18-Sep-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 18, 2027(100.00%)	September 18, 2027(100.00%)	
16	Subsequent call dates, if applicable	March 18, 2028(100.00%), September 18, 2028(100.00%), March 18, 2029(100.00%), September 18, 2029(100.00%), March 18, 2030(100.00%), September 18, 2030(100.00%), March 18, 2031(100.00%), September 18, 2031(100.00%), March 18, 2032(100.00%), September 18, 2032(100.00%), March 18, 2033(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	5.70%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E67	780086E75	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 15	CAD 11	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	20-Sep-23	21-Sep-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	21-Sep-38	21-Sep-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 21, 2028(100.00%)	September 21, 2028(100.00%)	
16	Subsequent call dates, if applicable	March 21, 2029(100.00%), September 21, 2029(100.00%), March 21, 2030(100.00%), September 21, 2030(100.00%), March 21, 2031(100.00%), September 21, 2031(100.00%), March 21, 2032(100.00%), September 21, 2032(100.00%), March 21, 2033(100.00%), September 21, 2033(100.00%), March 21, 2034(100.00%), September 21, 2034(100.00%), March 21, 2035(100.00%), September 21, 2035(100.00%), March 21, 2036(100.00%), September 21, 2036(100.00%), March 21, 2037(100.00%), September 21, 2037(100.00%), March 21, 2038(100.00%)	March 21, 2029(100.00%), September 21, 2029(100.00%), March 21, 2030(100.00%), September 21, 2030(100.00%), March 21, 2031(100.00%), September 21, 2031(100.00%), March 21, 2032(100.00%), September 21, 2032(100.00%), March 21, 2033(100.00%), September 21, 2033(100.00%), March 21, 2034(100.00%), September 21, 2034(100.00%), March 21, 2035(100.00%), September 21, 2035(100.00%), March 21, 2036(100.00%), September 21, 2036(100.00%), March 21, 2037(100.00%), September 21, 2037(100.00%), March 21, 2038(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.75%	6.05%	
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086G24
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 4
10	Accounting classification			Liability - fair value option
11	Original date of issuance			22-Sep-23
12	Perpetual or dated			Dated
13	Original maturity date			22-Sep-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			September 22, 2027(100.00%)
16	Subsequent call dates, if applicable			March 22, 2028(100.00%), September 22, 2028(100.00%), March 22, 2029(100.00%), September 22, 2029(100.00%), March 22, 2030(100.00%), September 22, 2030(100.00%), March 22, 2031(100.00%), September 22, 2031(100.00%), March 22, 2032(100.00%), September 22, 2032(100.00%), March 22, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.05%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G57	XS2653233754	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1.5	EUR 5.2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Sep-23	22-Sep-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	22-Sep-33	22-Sep-31	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 22, 2024(107.500%)	September 26, 2026(115.900%)	
16	Subsequent call dates, if applicable	September 22, 2025(115.000%), September 22, 2026(115.000%), September 22, 2027(122.500%), September 22, 2028(130.000%), September 22, 2029(137.500%), September 22, 2030(145.000%), September 22, 2031(152.500%), September 22, 2032(160.000%)	September 26, 2027(121.200%), September 26, 2028(121.200%), September 26, 2029(126.500%), September 26, 2030(131.800%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero	Zero	
18	Coupon rate and any related index	7.50% Compounded and Paid at Maturity	5.30% Compounded and Paid at Maturity	
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)		780086H23	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 4.367	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		27-Sep-23	
12	Perpetual or dated		Dated	
13	Original maturity date		27-Sep-33	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		September 27, 2027(100.00%)	
16	Subsequent call dates, if applicable		March 27, 2028(100.00%), September 27, 2028(100.00%), March 27, 2029(100.00%), September 27, 2029(100.00%), March 27, 2030(100.00%), September 27, 2030(100.00%), March 27, 2031(100.00%), September 27, 2031(100.00%), March 27, 2032(100.00%), September 27, 2032(100.00%), March 27, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		6.20%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQP8		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	28-Sep-23		
12	Perpetual or dated	Dated		
13	Original maturity date	28-Sep-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	September 28, 2026(100.00%)		
16	Subsequent call dates, if applicable	December 28, 2026(100.00%), March 28, 2027(100.00%), June 28, 2027(100.00%), September 28, 2027(100.00%), December 28, 2027(100.00%), March 28, 2028(100.00%), June 28, 2028(100.00%), September 28, 2028(100.00%), December 28, 2028(100.00%), March 28, 2029(100.00%), June 28, 2029(100.00%), September 28, 2029(100.00%), December 28, 2029(100.00%), March 28, 2030(100.00%), June 28, 2030(100.00%), September 28, 2030(100.00%), December 28, 2030(100.00%), March 28, 2031(100.00%), June 28, 2031(100.00%), September 28, 2031(100.00%), December 28, 2031(100.00%), March 28, 2032(100.00%), June 28, 2032(100.00%), September 28, 2032(100.00%), December 28, 2032(100.00%), March 28, 2033(100.00%), June 28, 2033(100.00%), September 28, 2033(100.00%), December 28, 2033(100.00%), March 28, 2034(100.00%), June 28, 2034(100.00%), September 28, 2034(100.00%), December 28, 2034(100.00%), March 28, 2035(100.00%), June 28, 2035(100.00%), September 28, 2035(100.00%), December 28, 2035(100.00%), March 28, 2036(100.00%), June 28, 2036(100.00%), September 28, 2036(100.00%), December 28, 2036(100.00%), March 28, 2037(100.00%), June 28, 2037(100.00%), September 28, 2037(100.00%), December 28, 2037(100.00%), March 28, 2038(100.00%), June 28, 2038(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.05%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQM5		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 5.729		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	29-Sep-23		
12	Perpetual or dated	Dated		
13	Original maturity date	29-Sep-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	September 29, 2026(100.00%)		
16	Subsequent call dates, if applicable	March 29, 2027(100.00%), September 29, 2027(100.00%), March 29, 2028(100.00%), September 29, 2028(100.00%), March 29, 2029(100.00%), September 29, 2029(100.00%), March 29, 2030(100.00%), September 29, 2030(100.00%), March 29, 2031(100.00%), September 29, 2031(100.00%), March 29, 2032(100.00%), September 29, 2032(100.00%), March 29, 2033(100.00%), September 29, 2033(100.00%), March 29, 2034(100.00%), September 29, 2034(100.00%), March 29, 2035(100.00%), September 29, 2035(100.00%), March 29, 2036(100.00%), September 29, 2036(100.00%), March 29, 2037(100.00%), September 29, 2037(100.00%), March 29, 2038(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.25%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086H80	780086H98	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 5.803	CAD 8.751	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	3-Oct-23	3-Oct-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	3-Oct-33	3-Oct-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 3, 2028(100.00%)	October 3, 2028(100.00%)	
16	Subsequent call dates, if applicable	April 3, 2029(100.00%), October 3, 2029(100.00%), April 3, 2030(100.00%), October 3, 2030(100.00%), April 3, 2031(100.00%), October 3, 2031(100.00%), April 3, 2032(100.00%), October 3, 2032(100.00%), April 3, 2033(100.00%)	April 3, 2029(100.00%), October 3, 2029(100.00%), April 3, 2030(100.00%), October 3, 2030(100.00%), April 3, 2031(100.00%), October 3, 2031(100.00%), April 3, 2032(100.00%), October 3, 2032(100.00%), April 3, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	6.15%	
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	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)		780086J21	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	
9	Par value of instrument		CAD 2.25	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		4-Oct-23	
12	Perpetual or dated		Dated	
13	Original maturity date		4-Oct-33	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		October 4, 2026(100.00%)	
16	Subsequent call dates, if applicable		April 4, 2027(100.00%), October 4, 2027(100.00%), April 4, 2028(100.00%), October 4, 2028(100.00%), April 4, 2029(100.00%), October 4, 2029(100.00%), April 4, 2030(100.00%), October 4, 2030(100.00%), April 4, 2031(100.00%), October 4, 2031(100.00%), April 4, 2032(100.00%), October 4, 2032(100.00%), April 4, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		6.50%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086J54	780086J47
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		CAD 11.657	CAD 5.242
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		6-Oct-23	6-Oct-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		6-Oct-33	6-Oct-33
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 6, 2026(100.00%)	April 6, 2026(100.00%)
16	Subsequent call dates, if applicable		October 6, 2026(100.00%), April 6, 2027(100.00%), October 6, 2027(100.00%), April 6, 2028(100.00%), October 6, 2028(100.00%), April 6, 2029(100.00%), October 6, 2029(100.00%), April 6, 2030(100.00%), October 6, 2030(100.00%), April 6, 2031(100.00%), October 6, 2031(100.00%), April 6, 2032(100.00%), October 6, 2032(100.00%), April 6, 2033(100.00%)	October 6, 2026(100.00%), April 6, 2027(100.00%), October 6, 2027(100.00%), April 6, 2028(100.00%), October 6, 2028(100.00%), April 6, 2029(100.00%), October 6, 2029(100.00%), April 6, 2030(100.00%), October 6, 2030(100.00%), April 6, 2031(100.00%), October 6, 2031(100.00%), April 6, 2032(100.00%), October 6, 2032(100.00%), April 6, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		6.50%	6.25%
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		No	No
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion		N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism		N/A	N/A
34a	Type of subordination		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated
36	Non-compliant transitioned features		No	No
37	If yes, specify non-compliant features		N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2653240379	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		No longer TLAC eligible (<365 days)	
9	Par value of instrument		USD 1.63	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		10-Oct-23	
12	Perpetual or dated		Dated	
13	Original maturity date		10-Oct-26	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Float - Fix	
18	Coupon rate and any related index		Y1: SOFR subject to Floor, Y2-3: 5.76%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K37	780086J96	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 3.626	CAD 1.8	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11-Oct-23	11-Oct-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	11-Oct-33	11-Oct-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 11, 2027(100.00%)	October 11, 2026(100.00%)	
16	Subsequent call dates, if applicable	April 11, 2028(100.00%), October 11, 2028(100.00%), April 11, 2029(100.00%), October 11, 2029(100.00%), April 11, 2030(100.00%), October 11, 2030(100.00%), April 11, 2031(100.00%), October 11, 2031(100.00%), April 11, 2032(100.00%), October 11, 2032(100.00%), April 11, 2033(100.00%),	April 11, 2027(100.00%), October 11, 2027(100.00%), April 11, 2028(100.00%), October 11, 2028(100.00%), April 11, 2029(100.00%), October 11, 2029(100.00%), April 11, 2030(100.00%), October 11, 2030(100.00%), April 11, 2031(100.00%), October 11, 2031(100.00%), April 11, 2032(100.00%), October 11, 2032(100.00%), April 11, 2033(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.60%	6.60%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQU7		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 115.75		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	17-Oct-23		
12	Perpetual or dated	Dated		
13	Original maturity date	17-Oct-26		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fix-Float		
18	Coupon rate and any related index	Y1: 7.00% Y1-3 Sofr + 0.90, subject to coupon floor		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRE2		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4.029		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	17-Oct-23		
12	Perpetual or dated	Dated		
13	Original maturity date	17-Oct-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 17, 2028(100.00%)		
16	Subsequent call dates, if applicable	April 17, 2029(100.00%), October 17, 2029(100.00%), April 17, 2030(100.00%), October 17, 2030(100.00%), April 17, 2031(100.00%), October 17, 2031(100.00%), April 17, 2032(100.00%), October 17, 2032(100.00%), April 17, 2033(100.00%), October 17, 2033(100.00%), April 17, 2034(100.00%), October 17, 2034(100.00%), April 17, 2035(100.00%), October 17, 2035(100.00%), April 17, 2036(100.00%), October 17, 2036(100.00%), April 17, 2037(100.00%), October 17, 2037(100.00%), April 17, 2038(100.00%),		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.40%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G73		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 1.35		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	18-Oct-23		
12	Perpetual or dated	Dated		
13	Original maturity date	18-Oct-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 18, 2026(122.640%)		
16	Subsequent call dates, if applicable	April 18, 2027(126.880%), October 18, 2027(131.270%), April 18, 2028(135.820%), October 18, 2028(140.520%), April 18, 2029(145.380%), October 18, 2029(150.410%), April 18, 2030(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(184.460%), 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(250.530%), October 18, 2037(259.200%), April 18, 2038(268.160%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6.92% Compounded and paid at maturity		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RQT0	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 16.54	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		18-Oct-23	
12	Perpetual or dated		Dated	
13	Original maturity date		18-Oct-33	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		October 18, 2026(100.00%)	
16	Subsequent call dates, if applicable		April 18, 2027(100.00%), October 18, 2027(100.00%), April 18, 2028(100.00%), October 18, 2028(100.00%), April 18, 2029(100.00%), October 18, 2029(100.00%), April 18, 2030(100.00%), October 18, 2030(100.00%), April 18, 2031(100.00%), October 18, 2031(100.00%), April 18, 2032(100.00%), October 18, 2032(100.00%), April 18, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		6.30%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086L93
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 2.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			20-Oct-23
12	Perpetual or dated			Dated
13	Original maturity date			20-Oct-33
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			October 20, 2026(100.00%)
16	Subsequent call dates, if applicable			April 20, 2027(100.00%), October 20, 2027(100.00%), April 20, 2028(100.00%), October 20, 2028(100.00%), April 20, 2029(100.00%), October 20, 2029(100.00%), April 20, 2030(100.00%), October 20, 2030(100.00%), April 20, 2031(100.00%), October 20, 2031(100.00%), April 20, 2032(100.00%), October 20, 2032(100.00%), April 20, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.50%
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)	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
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.187	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(100.00%)	October 23, 2028(100.00%)
16	Subsequent call dates, if applicable		April 23, 2029(100.00%), October 23, 2029(100.00%), April 23, 2030(100.00%), October 23, 2030(100.00%), April 23, 2031(100.00%), October 23, 2031(100.00%), April 23, 2032(100.00%), October 23, 2032(100.00%), April 23, 2033(100.00%),	April 23, 2029(100.00%), October 23, 2029(100.00%), April 23, 2030(100.00%), October 23, 2030(100.00%), April 23, 2031(100.00%), October 23, 2031(100.00%), April 23, 2032(100.00%), October 23, 2032(100.00%), April 23, 2033(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671234206	780086M92	780086N26
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 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 supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 24, 2026(122.200%)	October 25, 2028(100.00%)	October 25, 2028(100.00%)
16	Subsequent call dates, if applicable	October 25, 2027(129.600%), October 24, 2028(137.000%), October 24, 2029(144.400%)	April 25, 2029(100.00%), October 25, 2029(100.00%), April 25, 2030(100.00%), October 25, 2030(100.00%), April 25, 2031(100.00%), October 25, 2031(100.00%), April 25, 2032(100.00%), October 25, 2032(100.00%), April 25, 2033(100.00%)	April 25, 2029(100.00%), October 25, 2029(100.00%), April 25, 2030(100.00%), October 25, 2030(100.00%), April 25, 2031(100.00%), October 25, 2031(100.00%), April 25, 2032(100.00%), October 25, 2032(100.00%), April 25, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	7.40% Compounded and paid at maturity	6.40%	6.53%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)	XS2671203318		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	25-Oct-23		
12	Perpetual or dated	Dated		
13	Original maturity date	25-Oct-27		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 25, 2026(100.00%)		
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.97%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			78014RRC6
3	Governing law(s) of the instrument			New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 2.577
10	Accounting classification			Liability - fair value option
11	Original date of issuance			27-Oct-23
12	Perpetual or dated			Dated
13	Original maturity date			27-Oct-38
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			October 27, 2028(100.00%)
16	Subsequent call dates, if applicable			April 27, 2029(100.00%), October 27, 2029(100.00%), April 27, 2030(100.00%), October 27, 2030(100.00%), April 27, 2031(100.00%), October 27, 2031(100.00%), April 27, 2032(100.00%), October 27, 2032(100.00%), April 27, 2033(100.00%), October 27, 2033(100.00%), April 27, 2034(100.00%), October 27, 2034(100.00%), April 27, 2035(100.00%), October 27, 2035(100.00%), April 27, 2036(100.00%), October 27, 2036(100.00%), April 27, 2037(100.00%), October 27, 2037(100.00%), April 27, 2038(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			6.50%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086N42	78014RQY9	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 2.637	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Oct-23	30-Oct-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Oct-33	30-Oct-43	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 30, 2027(100.00%)	October 30, 2028(100.00%)	
16	Subsequent call dates, if applicable	April 30, 2028(100.00%), October 30, 2028(100.00%), April 30, 2029(100.00%), October 30, 2029(100.00%), April 30, 2030(100.00%), October 30, 2030(100.00%), April 30, 2031(100.00%), October 30, 2031(100.00%), April 30, 2032(100.00%), October 30, 2032(100.00%), April 30, 2033(100.00%)	January 30, 2029(100.00%), April 30, 2029(100.00%), July 30, 2029(100.00%), October 30, 2029(100.00%), January 30, 2030(100.00%), April 30, 2030(100.00%), July 30, 2030(100.00%), October 30, 2030(100.00%), January 30, 2031(100.00%), April 30, 2031(100.00%), July 30, 2031(100.00%), October 30, 2031(100.00%), January 30, 2032(100.00%), April 30, 2032(100.00%), July 30, 2032(100.00%), October 30, 2032(100.00%), January 30, 2033(100.00%), April 30, 2033(100.00%), July 30, 2033(100.00%), October 30, 2033(100.00%), January 30, 2034(100.00%), April 30, 2034(100.00%), July 30, 2034(100.00%), October 30, 2034(100.00%), January 30, 2035(100.00%), April 30, 2035(100.00%), July 30, 2035(100.00%), October 30, 2035(100.00%), January 30, 2036(100.00%), April 30, 2036(100.00%), July 30, 2036(100.00%), October 30, 2036(100.00%), January 30, 2037(100.00%), April 30, 2037(100.00%), July 30, 2037(100.00%), October 30, 2037(100.00%), January 30, 2038(100.00%), April 30, 2038(100.00%), July 30, 2038(100.00%), October 30, 2038(100.00%), January 30, 2039(100.00%), April 30, 2039(100.00%), July 30, 2039(100.00%), October 30, 2039(100.00%), January 30, 2040(100.00%), April 30, 2040(100.00%), July 30, 2040(100.00%), October 30, 2040(100.00%), January 30, 2041(100.00%), April 30, 2041(100.00%), July 30, 2041(100.00%), October 30, 2041(100.00%), January 30, 2042(100.00%), April 30, 2042(100.00%), July 30, 2042(100.00%), October 30, 2042(100.00%), January 30, 2043(100.00%), April 30, 2043(100.00%), July 30, 2043(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.30%	6.55%	
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	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RRG7	78014RQV5
3	Governing law(s) of the instrument		New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 3.853	USD 4.915
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, 2026(100.00%)	October 31, 2027(100.00%)
16	Subsequent call dates, if applicable		April 30, 2027(100.00%), October 31, 2027(100.00%), April 30, 2028(100.00%), October 31, 2028(100.00%), April 30, 2029(100.00%), October 31, 2029(100.00%), April 30, 2030(100.00%), October 31, 2030(100.00%), April 30, 2031(100.00%), October 31, 2031(100.00%), April 30, 2032(100.00%), October 31, 2032(100.00%), April 30, 2033(100.00%)	April 30, 2028(100.00%), October 31, 2028(100.00%), April 30, 2029(100.00%), October 31, 2029(100.00%), April 30, 2030(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		6.55%	6.30%
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg 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 Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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 approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 31, 2028(100.00%)	October 31, 2028(100.00%)	October 31, 2028(100.00%)
16	Subsequent call dates, if applicable	April 30, 2029(100.00%), October 31, 2029(100.00%), April 30, 2030(100.00%), October 31, 2030(100.00%), April 30, 2031(100.00%), October 31, 2031(100.00%), April 30, 2032(100.00%), October 31, 2032(100.00%), April 30, 2033(100.00%)	April 30, 2029(100.00%), October 31, 2029(100.00%), April 30, 2030(100.00%), October 31, 2030(100.00%), April 30, 2031(100.00%), October 31, 2031(100.00%), April 30, 2032(100.00%), October 31, 2032(100.00%), April 30, 2033(100.00%)	October 31, 2029(100.00%), October 31, 2030(100.00%), October 31, 2031(100.00%), October 31, 2032(100.00%)
<i>Coupons/dividends</i>				
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			780086N34
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			2-Nov-23
12	Perpetual or dated			Dated
13	Original maturity date			2-Nov-38
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			November 2, 2026(121.600%)
16	Subsequent call dates, if applicable			November 2, 2027(128.800%), November 2, 2028(136.000%), November 2, 2029(143.200%), November 2, 2030(150.400%), November 2, 2031(157.600%), November 2, 2032(164.800%), November 2, 2033(172.000%), November 2, 2034(179.200%), November 2, 2035(186.400%), November 2, 2036(193.600%), November 2, 2037(200.800%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			7.20% per annum, compounded annually.
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086P73	XS2671211253	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 0.5	USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	2-Nov-23	2-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	2-Nov-28	2-Nov-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 2, 2025(100.00%)	November 2, 2026(100.00%)	
16	Subsequent call dates, if applicable	May 2, 2026(100.00%), November 2, 2026(100.00%), May 2, 2027(100.00%), November 2, 2027(100.00%), May 2, 2028(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.35%	5.78%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086P65	780086Q31	XS2671208382
3	Governing law(s) of the instrument	Province of Ontario	Province 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 3.12	USD 2.793	GBP 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Nov-23	3-Nov-23	3-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Nov-33	3-Nov-33	3-Nov-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 3, 2025(100.00%)	November 3, 2025(100.00%)	
16	Subsequent call dates, if applicable	May 3, 2026(100.00%), November 3, 2026(100.00%), May 3, 2027(100.00%), November 3, 2027(100.00%), May 3, 2028(100.00%), November 3, 2028(100.00%), May 3, 2029(100.00%), November 3, 2029(100.00%), May 3, 2030(100.00%), November 3, 2030(100.00%), May 3, 2031(100.00%), November 3, 2031(100.00%), May 3, 2032(100.00%), November 3, 2032(100.00%), May 3, 2033(100.00%)	May 3, 2026(100.00%), November 3, 2026(100.00%), May 3, 2027(100.00%), November 3, 2027(100.00%), May 3, 2028(100.00%), November 3, 2028(100.00%), May 3, 2029(100.00%), November 3, 2029(100.00%), May 3, 2030(100.00%), November 3, 2030(100.00%), May 3, 2031(100.00%), November 3, 2031(100.00%), May 3, 2032(100.00%), November 3, 2032(100.00%), May 3, 2033(100.00%)	
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	7.10%	6.85%	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)	780086P81		780086Q23
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 30.004		CAD 4.414
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	6-Nov-23		6-Nov-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	6-Nov-33		6-Nov-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 6, 2028(100.00%)		November 6, 2028(100.00%)
16	Subsequent call dates, if applicable	May 6, 2029(100.00%), November 6, 2029(100.00%), May 6, 2030(100.00%), November 6, 2030(100.00%), May 6, 2031(100.00%), November 6, 2031(100.00%), May 6, 2032(100.00%), November 6, 2032(100.00%), May 6, 2033(100.00%)		May 6, 2029(100.00%), November 6, 2029(100.00%), May 6, 2030(100.00%), November 6, 2030(100.00%), May 6, 2031(100.00%), November 6, 2031(100.00%), May 6, 2032(100.00%), November 6, 2032(100.00%), May 6, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	6.30%		6.10%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRH5	780086Q56	780086Q49
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 28.202	CAD 2	CAD 2.252
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-23	7-Nov-23	8-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-35	7-Nov-28	8-Nov-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 6, 2025(100.00%)	November 7, 2025(100.00%)	November 8, 2025(100.00%)
16	Subsequent call dates, if applicable	May 6, 2026(100.00%), November 6, 2026(100.00%), May 6, 2027(100.00%), November 6, 2027(100.00%), May 6, 2028(100.00%), November 6, 2028(100.00%), May 6, 2029(100.00%), November 6, 2029(100.00%), May 6, 2030(100.00%), November 6, 2030(100.00%), May 6, 2031(100.00%), November 6, 2031(100.00%), May 6, 2032(100.00%), November 6, 2032(100.00%), May 6, 2033(100.00%), November 6, 2033(100.00%), May 6, 2034(100.00%), November 6, 2034(100.00%), May 6, 2035(100.00%)	May 7, 2026(100.00%), November 7, 2026(100.00%), May 7, 2027(100.00%), November 7, 2027(100.00%), May 7, 2028(100.00%)	May 8, 2026(100.00%), November 8, 2026(100.00%), May 8, 2027(100.00%), November 8, 2027(100.00%), May 8, 2028(100.00%), November 8, 2028(100.00%), May 8, 2029(100.00%), November 8, 2029(100.00%), May 8, 2030(100.00%), November 8, 2030(100.00%), May 8, 2031(100.00%), November 8, 2031(100.00%), May 8, 2032(100.00%), November 8, 2032(100.00%), May 8, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.00%	5.78%	6.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671211097	780086Q64	780086Q72
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	CAD 1	CAD 9.737
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Nov-23	10-Nov-23	14-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Nov-26	10-Nov-28	14-Nov-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 10, 2025(112.700%)	November 10, 2025(100.00%)	November 14, 2025(100.00%)
16	Subsequent call dates, if applicable		May 10, 2026(100.00%), November 10, 2026(100.00%), May 10, 2027(100.00%), November 10, 2027(100.00%), May 10, 2028(100.00%),	May 14, 2026(100.00%), November 14, 2026(100.00%), May 14, 2027(100.00%), November 14, 2027(100.00%), May 14, 2028(100.00%), November 14, 2028(100.00%), May 14, 2029(100.00%), November 14, 2029(100.00%), May 14, 2030(100.00%), November 14, 2030(100.00%), May 14, 2031(100.00%), November 14, 2031(100.00%), May 14, 2032(100.00%), November 14, 2032(100.00%), May 14, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.35% per annum, compounded annually.	5.70%	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Q80		780086R48
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 16.863		CAD 0.97
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	14-Nov-23		14-Nov-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	14-Nov-33		14-Nov-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 14, 2025(100.00%)		November 14, 2025(100.00%)
16	Subsequent call dates, if applicable	May 14, 2026(100.00%), November 14, 2026(100.00%), May 14, 2027(100.00%), November 14, 2027(100.00%), May 14, 2028(100.00%), November 14, 2028(100.00%), May 14, 2029(100.00%), November 14, 2029(100.00%), May 14, 2030(100.00%), November 14, 2030(100.00%), May 14, 2031(100.00%), November 14, 2031(100.00%), May 14, 2032(100.00%), November 14, 2032(100.00%), May 14, 2033(100.00%)		May 14, 2026(100.00%), November 14, 2026(100.00%), May 14, 2027(100.00%), November 14, 2027(100.00%), May 14, 2028(100.00%), November 14, 2028(100.00%), May 14, 2029(100.00%), November 14, 2029(100.00%), May 14, 2030(100.00%), November 14, 2030(100.00%), May 14, 2031(100.00%), November 14, 2031(100.00%), May 14, 2032(100.00%), November 14, 2032(100.00%), May 14, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	6.00%		6.45%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086R22	780086R30	78014RRN2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.05	USD 0.45	USD 6.934
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Nov-23	15-Nov-23	15-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Nov-33	15-Nov-33	15-Nov-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 15, 2025(100.00%)	November 15, 2025(100.00%)	November 15, 2026(100.00%)
16	Subsequent call dates, if applicable	May 15, 2026(100.00%), November 15, 2026(100.00%), May 15, 2027(100.00%), November 15, 2027(100.00%), May 15, 2028(100.00%), November 15, 2028(100.00%), May 15, 2029(100.00%), November 15, 2029(100.00%), May 15, 2030(100.00%), November 15, 2030(100.00%), May 15, 2031(100.00%), November 15, 2031(100.00%), May 15, 2032(100.00%), November 15, 2032(100.00%), May 15, 2033(100.00%)	May 15, 2026(100.00%), November 15, 2026(100.00%), May 15, 2027(100.00%), November 15, 2027(100.00%), May 15, 2028(100.00%), November 15, 2028(100.00%), May 15, 2029(100.00%), November 15, 2029(100.00%), May 15, 2030(100.00%), November 15, 2030(100.00%), May 15, 2031(100.00%), November 15, 2031(100.00%), May 15, 2032(100.00%), November 15, 2032(100.00%), May 15, 2033(100.00%)	May 15, 2027(100.00%), November 15, 2027(100.00%), May 15, 2028(100.00%), November 15, 2028(100.00%), May 15, 2029(100.00%), November 15, 2029(100.00%), May 15, 2030(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.75%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)		780086R55	78014RRS1
3	Governing law(s) of the instrument		Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		CAD 1.5	USD 6
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		16-Nov-23	16-Nov-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		16-Nov-33	16-Nov-35
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		November 16, 2028(100.00%)	November 16, 2026(100.00%)
16	Subsequent call dates, if applicable		May 16, 2029(100.00%), November 16, 2029(100.00%), May 16, 2030(100.00%), November 16, 2030(100.00%), May 16, 2031(100.00%), November 16, 2031(100.00%), May 16, 2032(100.00%), November 16, 2032(100.00%), May 16, 2033(100.00%)	February 16, 2027(100.00%), May 16, 2027(100.00%), August 16, 2027(100.00%), November 16, 2027(100.00%), February 16, 2028(100.00%), May 16, 2028(100.00%), August 16, 2028(100.00%), November 16, 2028(100.00%), February 16, 2029(100.00%), May 16, 2029(100.00%), August 16, 2029(100.00%), November 16, 2029(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.95%	6.38%
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)		78014RRJ1	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 18.756	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		17-Nov-23	
12	Perpetual or dated		Dated	
13	Original maturity date		17-Nov-33	
14	Issuer call subject to prior supervisory approval		Yes	
	Optional call date, contingent call dates and redemption amount		November 17, 2025(100.00%)	
16	Subsequent call dates, if applicable		May 17, 2026(100.00%), November 17, 2026(100.00%), May 17, 2027(100.00%), November 17, 2027(100.00%), May 17, 2028(100.00%), November 17, 2028(100.00%), May 17, 2029(100.00%), November 17, 2029(100.00%), May 17, 2030(100.00%), November 17, 2030(100.00%), May 17, 2031(100.00%), November 17, 2031(100.00%), May 17, 2032(100.00%), November 17, 2032(100.00%), May 17, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		6.75%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708266106		780086R71
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.1		CAD 15.072
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	17-Nov-23		22-Nov-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	17-Nov-33		22-Nov-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
	Optional call date, contingent call dates and redemption amount	November 17, 2026(125.290%)		November 22, 2025(100.00%)
16	Subsequent call dates, if applicable	November 17, 2027(133.720%), November 17, 2028(142.150%), November 17, 2029(150.580%), November 17, 2030(159.010%), November 17, 2031(167.440%), November 17, 2032(175.870%)		November 22, 2026(100.00%), November 22, 2027(100.00%), November 22, 2028(100.00%), November 22, 2029(100.00%), November 22, 2030(100.00%), November 22, 2031(100.00%), November 22, 2032(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero		Fixed
18	Coupon rate and any related index	8.43% per annum, compounded annually.		6.25%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086R89	XS2708268144	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 11.418	GBP 1.3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Nov-23	22-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	22-Nov-33	22-Nov-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 22, 2025(100.00%)		
16	Subsequent call dates, if applicable	November 22, 2026(100.00%), November 22, 2027(100.00%), November 22, 2028(100.00%), November 22, 2029(100.00%), November 22, 2030(100.00%), November 22, 2031(100.00%), November 22, 2032(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	6.00%	SONIA, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708270801	78014RTA8	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 1.7	USD 2.98	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	24-Nov-23	28-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	24-Nov-33	28-Nov-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 24, 2028(128.500%)	November 28, 2025(100.00%)	
16	Subsequent call dates, if applicable	November 24, 2029(134.200%), November 24, 2030(139.900%), November 24, 2031(145.600%), November 24, 2032(151.300%)	May 28, 2026(100.00%), November 28, 2026(100.00%), May 28, 2027(100.00%), November 28, 2027(100.00%), May 28, 2028(100.00%), November 28, 2028(100.00%), May 28, 2029(100.00%), November 28, 2029(100.00%), May 28, 2030(100.00%), November 28, 2030(100.00%), May 28, 2031(100.00%), November 28, 2031(100.00%), May 28, 2032(100.00%), November 28, 2032(100.00%), May 28, 2033(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	
18	Coupon rate and any related index	5.70% per annum, compounded annually.	6.30%	
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	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671247521	78014RSS0	780086S21
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.1	USD 3.43	CAD 7.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Nov-23	29-Nov-23	29-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Nov-39	29-Nov-30	29-Nov-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 28, 2024(110.500%)	November 29, 2025(100.00%)	November 29, 2028(100.00%)
16	Subsequent call dates, if applicable	November 28, 2025(121.000%), November 28, 2026(131.500%), November 28, 2027(142.000%), November 28, 2028(152.500%), November 28, 2029(163.000%), November 28, 2030(173.500%), November 28, 2031(184.000%), November 28, 2032(194.500%), November 28, 2033(205.000%), November 28, 2034(215.500%), November 28, 2035(226.000%), November 28, 2036(236.500%), November 28, 2037(247.000%), November 28, 2038(257.500%)	May 29, 2026(100.00%), November 29, 2026(100.00%), May 29, 2027(100.00%), November 29, 2027(100.00%), May 29, 2028(100.00%), November 29, 2028(100.00%), May 29, 2029(100.00%), November 29, 2029(100.00%), May 29, 2030(100.00%)	November 29, 2029(100.00%), November 29, 2030(100.00%), November 29, 2031(100.00%), November 29, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	10.50% per annum, compounded annually.	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086S39	780086S47	780086S54
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.35	USD 3.4	CAD 1.828
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Nov-23	29-Nov-23	29-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Nov-33	29-Nov-33	29-Nov-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 29, 2025(100.00%)	November 29, 2025(106.500%)	November 29, 2028(100.00%)
16	Subsequent call dates, if applicable	May 29, 2026(100.00%), November 29, 2026(100.00%), May 29, 2027(100.00%), November 29, 2027(100.00%), May 29, 2028(100.00%), November 29, 2028(100.00%), May 29, 2029(100.00%), November 29, 2029(100.00%), May 29, 2030(100.00%), November 29, 2030(100.00%), May 29, 2031(100.00%), November 29, 2031(100.00%), May 29, 2032(100.00%), November 29, 2032(100.00%), May 29, 2033(100.00%)	May 29, 2026(106.500%), November 29, 2026(106.500%), May 29, 2027(106.500%), November 29, 2027(106.500%), May 29, 2028(106.500%), November 29, 2028(106.500%), May 29, 2029(106.500%), November 29, 2029(106.500%), May 29, 2030(106.500%), November 29, 2030(106.500%), May 29, 2031(106.500%), November 29, 2031(106.500%), May 29, 2032(106.500%), November 29, 2032(106.500%), May 29, 2033(106.500%)	November 29, 2029(100.00%), November 29, 2030(100.00%), November 29, 2031(100.00%), November 29, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.25%	6.50%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2708276089		XS2708272336
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1		USD 1.5
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	29-Nov-23		29-Nov-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	29-Nov-28		29-Nov-25
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 29, 2027(124.200%)		
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		Float
18	Coupon rate and any related index	6.05% per annum, compounded annually.		SOFR, subject to cap and floor
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSW1	78014RSE1	78014RSJ0
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10.541	USD 19.418	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Nov-23	30-Nov-23	30-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Nov-33	30-Nov-38	30-Nov-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 30, 2025(100.00%)	November 30, 2026(100.00%)	November 30, 2026(100.00%)
16	Subsequent call dates, if applicable	May 30, 2026(100.00%), November 30, 2026(100.00%), May 30, 2027(100.00%), November 30, 2027(100.00%), May 30, 2028(100.00%), November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%), November 30, 2032(100.00%), May 30, 2033(100.00%)	May 30, 2027(100.00%), November 30, 2027(100.00%), May 30, 2028(100.00%), November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%), November 30, 2032(100.00%), May 30, 2033(100.00%), November 30, 2033(100.00%), May 30, 2034(100.00%), November 30, 2034(100.00%), May 30, 2035(100.00%), November 30, 2035(100.00%), May 30, 2036(100.00%), November 30, 2036(100.00%), May 30, 2037(100.00%), November 30, 2037(100.00%), May 30, 2038(100.00%)	February 28, 2027(100.00%), May 30, 2027(100.00%), August 30, 2027(100.00%), November 30, 2027(100.00%), February 29, 2028(100.00%), May 30, 2028(100.00%), August 30, 2028(100.00%), November 30, 2028(100.00%), February 28, 2029(100.00%), May 30, 2029(100.00%), August 30, 2029(100.00%), November 30, 2029(100.00%), February 28, 2030(100.00%), May 30, 2030(100.00%), August 30, 2030(100.00%), November 30, 2030(100.00%), February 28, 2031(100.00%), May 30, 2031(100.00%), August 30, 2031(100.00%), November 30, 2031(100.00%), February 29, 2032(100.00%), May 30, 2032(100.00%), August 30, 2032(100.00%), November 30, 2032(100.00%), February 28, 2033(100.00%), May 30, 2033(100.00%), August 30, 2033(100.00%), November 30, 2033(100.00%), February 28, 2034(100.00%), May 30, 2034(100.00%), August 30, 2034(100.00%), November 30, 2034(100.00%), February 28, 2035(100.00%), May 30, 2035(100.00%), August 30, 2035(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.25%	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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSN1	XS2708273060	
3	Governing law(s) of the instrument	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 17	USD 1.33	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Nov-23	30-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Nov-38	30-Nov-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 30, 2026(100.00%)		
16	Subsequent call dates, if applicable	February 28, 2027(100.00%), May 30, 2027(100.00%), August 30, 2027(100.00%), November 30, 2027(100.00%), February 29, 2028(100.00%), May 30, 2028(100.00%), August 30, 2028(100.00%), November 30, 2028(100.00%), February 28, 2029(100.00%), May 30, 2029(100.00%), August 30, 2029(100.00%), November 30, 2029(100.00%), February 28, 2030(100.00%), May 30, 2030(100.00%), August 30, 2030(100.00%), November 30, 2030(100.00%), February 28, 2031(100.00%), May 30, 2031(100.00%), August 30, 2031(100.00%), November 30, 2031(100.00%), February 29, 2032(100.00%), May 30, 2032(100.00%), August 30, 2032(100.00%), November 30, 2032(100.00%), February 28, 2033(100.00%), May 30, 2033(100.00%), August 30, 2033(100.00%), November 30, 2033(100.00%), February 28, 2034(100.00%), May 30, 2034(100.00%), August 30, 2034(100.00%), November 30, 2034(100.00%), February 28, 2035(100.00%), May 30, 2035(100.00%), August 30, 2035(100.00%), November 30, 2035(100.00%), February 29, 2036(100.00%), May 30, 2036(100.00%), August 30, 2036(100.00%), November 30, 2036(100.00%), February 28, 2037(100.00%), May 30, 2037(100.00%), August 30, 2037(100.00%), November 30, 2037(100.00%), February 28, 2038(100.00%), May 30, 2038(100.00%), August 30, 2038(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	6.30%	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		
37	If yes, specify non-compliant features	N/A	N/A	

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Other TLAC 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)	XS2708273490		780086S70
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2		CAD 2.935
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	1-Dec-23		4-Dec-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	1-Dec-26		4-Dec-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			December 4, 2025(100.00%)
16	Subsequent call dates, if applicable			June 4, 2026(100.00%), December 4, 2026(100.00%), June 4, 2027(100.00%), December 4, 2027(100.00%), June 4, 2028(100.00%), December 4, 2028(100.00%), June 4, 2029(100.00%), December 4, 2029(100.00%), June 4, 2030(100.00%), December 4, 2030(100.00%), June 4, 2031(100.00%), December 4, 2031(100.00%), June 4, 2032(100.00%), December 4, 2032(100.00%), June 4, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor		5.75%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086S88	780086S96	780086T20
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.324	CAD 1.8	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Dec-23	4-Dec-23	4-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Dec-33	4-Dec-33	4-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 4, 2025(100.00%)	December 4, 2025(100.00%)	December 4, 2025(100.00%)
16	Subsequent call dates, if applicable	June 4, 2026(100.00%), December 4, 2026(100.00%), June 4, 2027(100.00%), December 4, 2027(100.00%), June 4, 2028(100.00%), December 4, 2028(100.00%), June 4, 2029(100.00%), December 4, 2029(100.00%), June 4, 2030(100.00%), December 4, 2030(100.00%), June 4, 2031(100.00%), December 4, 2031(100.00%), June 4, 2032(100.00%), December 4, 2032(100.00%), June 4, 2033(100.00%)	December 4, 2026(100.00%), December 4, 2027(100.00%), December 4, 2028(100.00%), December 4, 2029(100.00%), December 4, 2030(100.00%), December 4, 2031(100.00%), December 4, 2032(100.00%)	December 4, 2026(100.00%), December 4, 2027(100.00%), December 4, 2028(100.00%), December 4, 2029(100.00%), December 4, 2030(100.00%), December 4, 2031(100.00%), December 4, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.83%	5.97%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708290312	XS2708274977	XS2708275198
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2	USD 2	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Dec-23	5-Dec-23	7-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Dec-43	5-Dec-28	7-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 4, 2024(112.020%)	December 6, 2027(100.00%)	December 7, 2025(112.380%)
16	Subsequent call dates, if applicable	December 4, 2025(124.040%), December 4, 2026(136.060%), December 4, 2027(148.080%), December 4, 2028(160.100%), December 4, 2029(172.120%), December 4, 2030(184.140%), December 4, 2031(196.160%), December 4, 2032(208.180%), December 4, 2033(220.200%), December 4, 2034(232.220%), December 4, 2035(244.240%), December 4, 2036(256.260%), December 4, 2037(268.280%), December 4, 2038(280.300%), December 4, 2039(292.320%), December 4, 2040(304.340%), December 4, 2041(316.360%), December 4, 2042(328.380%)		December 7, 2026(118.570%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	12.02% per annum, compounded annually.	5.78%	6.19% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	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				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708291393	780086T53	780086T61
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 2.44	USD 1.6	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Dec-23	12-Dec-23	12-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Dec-43	12-Dec-33	12-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 7, 2024(113.160%)	December 12, 2028(100.00%)	December 12, 2026(120.550%)
16	Subsequent call dates, if applicable	December 7, 2025(126.320%), December 7, 2026(139.480%), December 7, 2027(152.640%), December 7, 2028(165.800%), December 7, 2029(178.960%), December 7, 2030(192.120%), December 7, 2031(205.280%), December 7, 2032(218.440%), December 7, 2033(231.600%), December 7, 2034(244.760%), December 7, 2035(257.920%), December 7, 2036(271.080%), December 7, 2037(284.240%), December 7, 2038(297.400%), December 7, 2039(310.560%), December 7, 2040(323.720%), December 7, 2041(336.880%), December 7, 2042(350.040%)	June 12, 2029(100.00%), December 12, 2029(100.00%), June 12, 2030(100.00%), December 12, 2030(100.00%), June 12, 2031(100.00%), December 12, 2031(100.00%), June 12, 2032(100.00%), December 12, 2032(100.00%), June 12, 2033(100.00%)	December 12, 2027(127.400%), December 12, 2028(134.250%), December 12, 2029(141.100%), December 12, 2030(147.950%), December 12, 2031(154.800%), December 12, 2032(161.650%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	13.16% per annum, compounded annually.	5.85%	6.85% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086T79	780086T87	780086T95
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 1.719	CAD 1.125
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Dec-23	13-Dec-23	14-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Dec-33	13-Dec-33	14-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 13, 2027(100.00%)	December 13, 2027(100.00%)	December 14, 2028(100.00%)
16	Subsequent call dates, if applicable	December 13, 2028(100.00%), December 13, 2029(100.00%), December 13, 2030(100.00%), December 13, 2031(100.00%), December 13, 2032(100.00%)	June 13, 2028(100.00%), December 13, 2028(100.00%), June 13, 2029(100.00%), December 13, 2029(100.00%), June 13, 2030(100.00%), December 13, 2030(100.00%), June 13, 2031(100.00%), December 13, 2031(100.00%), June 13, 2032(100.00%), December 13, 2032(100.00%), June 13, 2033(100.00%)	December 14, 2029(100.00%), December 14, 2030(100.00%), December 14, 2031(100.00%), December 14, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.27%	5.25%	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)	780086U28	XS2708279349	XS2708279778
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 3.295	USD 5	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Dec-23	14-Dec-23	14-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Dec-33	14-Dec-27	14-Dec-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 14, 2026(100.00%)		
16	Subsequent call dates, if applicable	December 14, 2027(100.00%), December 14, 2028(100.00%), December 14, 2029(100.00%), December 14, 2030(100.00%), December 14, 2031(100.00%), December 14, 2032(100.00%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	5.35%	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)	XS2708293688	XS2708294223	XS2708294496
3	Governing law(s) of the instrument	Province of Ontario	Province 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	AUD 5.2	USD 1.2	USD 1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Dec-23	14-Dec-23	14-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Dec-43	14-Dec-26	14-Dec-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 14, 2025(125.100%)	December 14, 2024(105.300%)	December 14, 2024(106.000%)
16	Subsequent call dates, if applicable	December 14, 2026(137.650%), December 14, 2027(150.200%), December 14, 2028(162.750%), December 14, 2029(175.300%), December 14, 2030(187.850%), December 14, 2031(200.400%), December 14, 2032(212.950%), December 14, 2033(225.500%), December 14, 2034(238.050%), December 14, 2035(250.600%), December 14, 2036(263.150%), December 14, 2037(275.700%), December 14, 2038(288.250%), December 14, 2039(300.800%), December 14, 2040(313.350%), December 14, 2041(325.900%), December 14, 2042(338.450%)	December 14, 2025(110.600%)	December 14, 2025(112.000%), December 14, 2026(118.000%), December 14, 2027(124.000%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	12.55% per annum, compounded annually.	5.30% per annum, compounded annually.	6.00% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	78014RTN0	78014RTS9	
3	Governing law(s) of the instrument	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 13.564	USD 7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	15-Dec-23	15-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	15-Dec-33	15-Dec-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 15, 2025(100.00%)	December 15, 2028(100.0%)	
16	Subsequent call dates, if applicable	June 15, 2026(100.00%), December 15, 2026(100.00%), June 15, 2027(100.00%), December 15, 2027(100.00%), June 15, 2028(100.00%), December 15, 2028(100.00%), June 15, 2029(100.00%), December 15, 2029(100.00%), June 15, 2030(100.00%), December 15, 2030(100.00%), June 15, 2031(100.00%), December 15, 2031(100.00%), June 15, 2032(100.00%), December 15, 2032(100.00%), June 15, 2033(100.00%)	June 15, 2029(100.0%), December 15, 2029(100.0%), June 15, 2030(100.0%), December 15, 2030(100.0%), June 15, 2031(100.0%), December 15, 2031(100.0%), June 15, 2032(100.0%), December 15, 2032(100.0%), June 15, 2033(100.0%), December 15, 2033(100.0%), June 15, 2034(100.0%), December 15, 2034(100.0%), June 15, 2035(100.0%), December 15, 2035(100.0%), June 15, 2036(100.0%), December 15, 2036(100.0%), June 15, 2037(100.0%), December 15, 2037(100.0%), June 15, 2038(100.0%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	6.125%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUA6	78014RUE8	XS2708294819
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 25	USD 2	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Dec-23	15-Dec-23	15-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Dec-43	15-Dec-28	15-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 15, 2027(100.00%)	December 15, 2025(100.00%)	December 15, 2024(107.560%)
16	Subsequent call dates, if applicable	March 15, 2028(100.00%), June 15, 2028(100.00%), September 15, 2028(100.00%), December 15, 2028(100.00%), March 15, 2029(100.00%), June 15, 2029(100.00%), September 15, 2029(100.00%), December 15, 2029(100.00%), March 15, 2030(100.00%), June 15, 2030(100.00%), September 15, 2030(100.00%), December 15, 2030(100.00%), March 15, 2031(100.00%), June 15, 2031(100.00%), September 15, 2031(100.00%), December 15, 2031(100.00%), March 15, 2032(100.00%), June 15, 2032(100.00%), September 15, 2032(100.00%), December 15, 2032(100.00%), March 15, 2033(100.00%), June 15, 2033(100.00%), September 15, 2033(100.00%), December 15, 2033(100.00%), March 15, 2034(100.00%), June 15, 2034(100.00%), September 15, 2034(100.00%), December 15, 2034(100.00%), March 15, 2035(100.00%), June 15, 2035(100.00%), September 15, 2035(100.00%), December 15, 2035(100.00%), March 15, 2036(100.00%), June 15, 2036(100.00%), September 15, 2036(100.00%), December 15, 2036(100.00%), March 15, 2037(100.00%), June 15, 2037(100.00%), September 15, 2037(100.00%), December 15, 2037(100.00%), March 15, 2038(100.00%), June 15, 2038(100.00%), September 15, 2038(100.00%), December 15, 2038(100.00%), March 15, 2039(100.00%), June 15, 2039(100.00%), September 15, 2039(100.00%), December 15, 2039(100.00%), March 15, 2040(100.00%), June 15, 2040(100.00%), September 15, 2040(100.00%), December 15, 2040(100.00%), March 15, 2041(100.00%), June 15, 2041(100.00%), September 15, 2041(100.00%), December 15, 2041(100.00%), March 15, 2042(100.00%), June 15, 2042(100.00%), September 15, 2042(100.00%), December	June 15, 2026(100.00%), December 15, 2026(100.00%), June 15, 2027(100.00%), December 15, 2027(100.00%), June 15, 2028(100.00%)	December 15, 2025(115.120%), December 15, 2026(122.680%), December 15, 2027(130.240%), December 15, 2028(137.800%), December 15, 2029(145.360%), December 15, 2030(152.920%), December 15, 2031(160.480%), December 15, 2032(168.040%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	6.00%	5.50%	7.56% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2708270983	XS2708271015	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 4.7	EUR 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	8-Dec-23	8-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	8-Dec-35	8-Dec-35	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 8, 2026(118.000%)	December 8, 2026(100.00%)	
16	Subsequent call dates, if applicable	December 8, 2027(124.000%), December 8, 2028(130.000%), December 8, 2029(136.000%), December 8, 2030(142.000%), December 8, 2031(148.000%), December 8, 2032(154.000%), December 8, 2033(160.000%), December 8, 2034(166.000%)	December 8, 2027(100.00%), December 8, 2028(100.00%), December 8, 2029(100.00%), December 8, 2030(100.00%), December 8, 2031(100.00%), December 8, 2032(100.00%), December 8, 2033(100.00%), December 8, 2034(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	
18	Coupon rate and any related index	6% per annum, compounded annually.	4.90%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708280198	780086T38	780086T46
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	USD 5.933	USD 5.134
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Dec-23	11-Dec-23	11-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Dec-33	11-Dec-33	11-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 8, 2028(100.00%)	December 11, 2025(100.00%)	December 11, 2025(100.00%)
16	Subsequent call dates, if applicable	December 8, 2029(100.00%), December 8, 2030(100.00%) December 8, 2031(100.00%), December 8, 2032(100.00%)	December 11, 2026(100.00%), December 11, 2027(100.00%), December 11, 2028(100.00%), December 11, 2029(100.00%), December 11, 2030(100.00%), December 11, 2031(100.00%), December 11, 2032(100.00%)	December 11, 2026(100.00%), December 11, 2027(100.00%), December 11, 2028(100.00%), December 11, 2029(100.00%), December 11, 2030(100.00%), December 11, 2031(100.00%), December 11, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	6.05%	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)	780086U36	780086U44	780086U51
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 9.029	CAD 4.486	USD 1.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-23	18-Dec-23	18-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-33	18-Dec-33	18-Dec-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 18, 2025(100.00%)	December 18, 2025(100.00%)	December 18, 2025(100.00%)
16	Subsequent call dates, if applicable	June 18, 2026(100.00%), December 18, 2026(100.00%), June 18, 2027(100.00%), December 18, 2027(100.00%), June 18, 2028(100.00%), December 18, 2028(100.00%), June 18, 2029(100.00%), December 18, 2029(100.00%), June 18, 2030(100.00%), December 18, 2030(100.00%), June 18, 2031(100.00%), December 18, 2031(100.00%), June 18, 2032(100.00%), December 18, 2032(100.00%), June 18, 2033(100.00%)	June 18, 2026(100.00%), December 18, 2026(100.00%), June 18, 2027(100.00%), December 18, 2027(100.00%), June 18, 2028(100.00%), December 18, 2028(100.00%), June 18, 2029(100.00%), December 18, 2029(100.00%), June 18, 2030(100.00%), December 18, 2030(100.00%), June 18, 2031(100.00%), December 18, 2031(100.00%), June 18, 2032(100.00%), December 18, 2032(100.00%), June 18, 2033(100.00%)	December 18, 2026(100.00%), December 18, 2027(100.00%), December 18, 2028(100.00%), December 18, 2029(100.00%), December 18, 2030(100.00%), December 18, 2031(100.00%), December 18, 2032(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.52%	5.75%	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086U77	78014RUN8
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		CAD 1.44	USD 25
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		18-Dec-23	19-Dec-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		18-Dec-33	19-Jan-34
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		December 18, 2024(106.650%)	December 19, 2028(100.00%)
16	Subsequent call dates, if applicable		December 18, 2025(113.300%), December 18, 2026(119.950%), December 18, 2027(126.600%), December 18, 2028(133.250%), December 18, 2029(139.900%), December 18, 2030(146.550%), December 18, 2031(153.200%), December 18, 2032(159.850%)	June 19, 2029(100.00%), December 19, 2029(100.00%), June 19, 2030(100.00%), December 19, 2030(100.00%), June 19, 2031(100.00%), December 19, 2031(100.00%), June 19, 2032(100.00%), December 19, 2032(100.00%), June 19, 2033(100.00%), December 19, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Zero	Fixed
18	Coupon rate and any related index		6.65% per annum, compounded annually.	5.70%
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)		780086U85	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 4.67	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		20-Dec-23	
12	Perpetual or dated		Dated	
13	Original maturity date		2-Dec-33	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		December 20, 2031(141.600%)	
16	Subsequent call dates, if applicable		December 20, 2032(146.800%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		5.20% per annum, compounded annually.	
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)	780086V27	XS2708284000	XS2708297168
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.17	EUR 1	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Dec-23	21-Dec-23	21-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Dec-33	21-Dec-31	21-Dec-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 21, 2025(100.00%)	December 21, 2028(122.350%)	December 21, 2025(112.440%)
16	Subsequent call dates, if applicable	December 21, 2026(100.00%), December 21, 2027(100.00%), December 21, 2028(100.00%), December 21, 2029(100.00%), December 21, 2030(100.00%), December 21, 2031(100.00%), December 21, 2032(100.00%)	December 21, 2029(126.820%), December 21, 2030(131.290%)	December 21, 2026(118.660%), December 21, 2027(124.880%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero
18	Coupon rate and any related index	5.83%	4.47% per annum, compounded annually.	6.22% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086V35	780086V43	780086V50
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10	USD 1	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Dec-23	22-Dec-23	22-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Dec-31	22-Dec-33	22-Dec-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 22, 2028(100.00%)	December 22, 2025(100.00%)	December 22, 2028(100.00%)
16	Subsequent call dates, if applicable	December 22, 2029(100.00%), December 22, 2030(100.00%)	December 22, 2026(100.00%), December 22, 2027(100.00%), December 22, 2028(100.00%), December 22, 2029(100.00%), December 22, 2030(100.00%), December 22, 2031(100.00%), December 22, 2032(100.00%)	December 22, 2029(100.00%), December 22, 2030(100.00%), December 22, 2031(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.95%	5.60%	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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086V68		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 0.629		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	22-Dec-23		
12	Perpetual or dated	Dated		
13	Original maturity date	22-Dec-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	December 22, 2026(119.500%)		
16	Subsequent call dates, if applicable	December 22, 2027(126.000%), December 22, 2028(132.500%), December 22, 2029(139.000%), December 22, 2030(145.500%), December 22, 2031(152.000%), December 22, 2032(158.500%)		
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6.5% per annum, compounded annually.		
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)	780086V76	780086V84	78014RVJ6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 6.1	USD 1	USD 6.628
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Dec-23	27-Dec-23	27-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Dec-33	27-Dec-33	27-Dec-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 27, 2024(105.800%)	December 27, 2025(100.00%)	December 27, 2025(100.00%)
16	Subsequent call dates, if applicable	December 27, 2025(111.600%), December 27, 2026(117.400%), December 27, 2027(123.200%), December 27, 2028(129.000%), December 27, 2029(134.800%), December 27, 2030(140.600%), December 27, 2031(146.400%), December 27, 2032(152.200%)	December 27, 2026(100.00%), December 27, 2027(100.00%), December 27, 2028(100.00%), December 27, 2029(100.00%), December 27, 2030(100.00%), December 27, 2031(100.00%), December 27, 2032(100.00%)	June 27, 2026(100.00%), December 27, 2026(100.00%), June 27, 2027(100.00%), December 27, 2027(100.00%), June 27, 2028(100.00%), December 27, 2028(100.00%), June 27, 2029(100.00%), December 27, 2029(100.00%), June 27, 2030(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.8% per annum, compounded annually.	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 issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2708278531	XS2708285239	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 1.375	USD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	27-Dec-23	27-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	27-Dec-38	27-Dec-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 27, 2027(124.840%)	December 27, 2025(111.840%)	
16	Subsequent call dates, if applicable	December 27, 2028(131.050%), December 27, 2029(137.260%), December 27, 2030(143.470%), December 27, 2031(149.680%), December 27, 2032(155.890%), December 27, 2033(162.100%), December 27, 2034(168.310%), December 27, 2035(174.520%), December 27, 2036(180.730%), December 27, 2037(186.940%)	December 27, 2026(117.760%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	
18	Coupon rate and any related index	6.21% per annum, compounded annually.	5.92% per annum, compounded annually.	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUS7	78014RVA5	78014RVE7
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20	USD 7.786	USD 8.763
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Dec-23	29-Dec-23	29-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Dec-43	29-Dec-33	29-Dec-38
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 29, 2027(100.00%)	December 29, 2025(100.00%)	December 29, 2025(100.00%)
16	Subsequent call dates, if applicable	March 29, 2028(100.00%), June 29, 2028(100.00%), September 29, 2028(100.00%), December 29, 2028(100.00%), March 29, 2029(100.00%), June 29, 2029(100.00%), September 29, 2029(100.00%), December 29, 2029(100.00%), March 29, 2030(100.00%), June 29, 2030(100.00%), September 29, 2030(100.00%), December 29, 2030(100.00%), March 29, 2031(100.00%), June 29, 2031(100.00%), September 29, 2031(100.00%), December 29, 2031(100.00%), March 29, 2032(100.00%), June 29, 2032(100.00%), September 29, 2032(100.00%), December 29, 2032(100.00%), March 29, 2033(100.00%), June 29, 2033(100.00%), September 29, 2033(100.00%), December 29, 2033(100.00%), March 29, 2034(100.00%), June 29, 2034(100.00%), September 29, 2034(100.00%), December 29, 2034(100.00%), March 29, 2035(100.00%), June 29, 2035(100.00%), September 29, 2035(100.00%), December 29, 2035(100.00%), March 29, 2036(100.00%), June 29, 2036(100.00%), September 29, 2036(100.00%), December 29, 2036(100.00%), March 29, 2037(100.00%), June 29, 2037(100.00%), September 29, 2037(100.00%), December 29, 2037(100.00%), March 29, 2038(100.00%), June 29, 2038(100.00%), September 29, 2038(100.00%), December 29, 2038(100.00%), March 29, 2039(100.00%), June 29, 2039(100.00%), September 29, 2039(100.00%), December 29, 2039(100.00%), March 29, 2040(100.00%), June 29, 2040(100.00%), September 29, 2040(100.00%), December 29, 2040(100.00%), March 29, 2041(100.00%), June 29, 2041(100.00%), September 29, 2041(100.00%), December 29, 2041(100.00%), March 29, 2042(100.00%), June 29, 2042(100.00%), September 29, 2042(100.00%), December	June 29, 2026(100.00%), December 29, 2026(100.00%), June 29, 2027(100.00%), December 29, 2027(100.00%), June 29, 2028(100.00%), December 29, 2028(100.00%), June 29, 2029(100.00%), December 29, 2029(100.00%), June 29, 2030(100.00%), December 29, 2030(100.00%), June 29, 2031(100.00%), December 29, 2031(100.00%), June 29, 2032(100.00%), December 29, 2032(100.00%), June 29, 2033(100.00%), December 29, 2033(100.00%), June 29, 2034(100.00%), December 29, 2034(100.00%), June 29, 2035(100.00%), December 29, 2035(100.00%), June 29, 2036(100.00%), December 29, 2036(100.00%), June 29, 2037(100.00%), December 29, 2037(100.00%), June 29, 2038(100.00%), December 29, 2038(100.00%), June 29, 2039(100.00%), December 29, 2039(100.00%), June 29, 2040(100.00%), December 29, 2040(100.00%), June 29, 2041(100.00%), December 29, 2041(100.00%), June 29, 2042(100.00%), December	June 29, 2026(100.00%), December 29, 2026(100.00%), June 29, 2027(100.00%), December 29, 2027(100.00%), June 29, 2028(100.00%), December 29, 2028(100.00%), June 29, 2029(100.00%), December 29, 2029(100.00%), June 29, 2030(100.00%), December 29, 2030(100.00%), June 29, 2031(100.00%), December 29, 2031(100.00%), June 29, 2032(100.00%), December 29, 2032(100.00%), June 29, 2033(100.00%), December 29, 2033(100.00%), June 29, 2034(100.00%), December 29, 2034(100.00%), June 29, 2035(100.00%), December 29, 2035(100.00%), June 29, 2036(100.00%), December 29, 2036(100.00%), June 29, 2037(100.00%), December 29, 2037(100.00%), June 29, 2038(100.00%), December 29, 2038(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	5.5%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708298562	XS2708299024	XS2708300137
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.24	USD 1	USD 2.07
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Dec-23	29-Dec-23	29-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Dec-43	29-Dec-43	29-Dec-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 29, 2025(121.300%)	December 29, 2024(110.480%)	December 29, 2026(118.300%)
16	Subsequent call dates, if applicable	December 29, 2026(131.950%), December 29, 2027(142.600%), December 29, 2028(153.250%), December 29, 2029(163.900%), December 29, 2030(174.550%), December 29, 2031(185.200%), December 29, 2032(195.850%), December 29, 2033(206.500%), December 29, 2034(217.150%), December 29, 2035(227.800%), December 29, 2036(238.450%), December 29, 2037(249.100%), December 29, 2038(259.750%), December 29, 2039(270.400%), December 29, 2040(281.050%), December 29, 2041(291.700%), December 29, 2042(302.350%)	December 29, 2025(120.960%), December 29, 2026(131.440%), December 29, 2027(141.920%), December 29, 2028(152.400%), December 29, 2029(162.880%), December 29, 2030(173.360%), December 29, 2031(183.840%), December 29, 2032(194.320%), December 29, 2033(204.800%), December 29, 2034(215.280%), December 29, 2035(225.760%), December 29, 2036(236.240%), December 29, 2037(246.720%), December 29, 2038(257.200%), December 29, 2039(267.680%), December 29, 2040(278.160%), December 29, 2041(288.640%), December 29, 2042(299.120%)	December 29, 2027(124.400%), December 29, 2028(130.500%), December 29, 2029(136.600%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	10.65% per annum, compounded annually.	10.48% per annum, compounded annually.	6.1% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2708300996		XS2708301291
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.3		USD 6
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	2-Jan-24		2-Jan-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	2-Jan-29		2-Jan-29
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	January 2, 2026(111.540%)		January 2, 2027(116.920%)
16	Subsequent call dates, if applicable	January 2, 2027(117.310%), January 2, 2028(123.080%)		January 2, 2028(122.560%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		Zero
18	Coupon rate and any related index	5.77% per annum, compounded annually.		5.64% per annum, compounded annually.
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708273573	XS2708280354	XS2708280438
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 2.045	EUR 1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Jan-24	3-Jan-24	3-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Jan-34	3-Jan-29	3-Jan-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 3, 2025(100.00%)		
16	Subsequent call dates, if applicable	January 3, 2026(100.00%), January 3, 2027(100.00%), January 3, 2028(100.00%), January 3, 2029(100.00%), January 3, 2030(100.00%), January 3, 2031(100.00%), January 3, 2032(100.00%), January 3, 2033(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	4.1%	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)	XS2708280602	XS2708280784	780086V92
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 1	GBP 1.6	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Jan-24	3-Jan-24	5-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Jan-29	3-Jan-29	5-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			January 5, 2029(129.200%)
16	Subsequent call dates, if applicable			January 5, 2030(135.040%), January 5, 2031(140.880%), January 5, 2032(146.720%), January 5, 2033(152.560%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Zero
18	Coupon rate and any related index	SONIA, Subject to cap and floor	SONIA, Subject to cap and floor	5.84% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086W26	XS2708283614	XS2708283705
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	EUR 1.5	EUR 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Jan-24	5-Jan-24	5-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jan-34	5-Jan-34	5-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 5, 2033(150.490%)	January 5, 2028(118.600%)	January 5, 2029(122.750%)
16	Subsequent call dates, if applicable		January 5, 2029(123.250%), January 5, 2030(127.900%), January 5, 2031(132.550%), January 5, 2032(137.200%), January 5, 2033(141.850%)	January 5, 2030(127.300%), January 5, 2031(131.850%), January 5, 2032(136.400%), January 5, 2033(140.950%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	5.61% per annum, compounded annually.	4.65% per annum, compounded annually.	4.55% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708285742	XS2708286120	XS2729217179
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	USD 2.5	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Jan-24	5-Jan-24	5-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jan-27	5-Jan-29	5-Jan-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 5, 2026(110.360%)	January 5, 2027(100.00%)	January 5, 2025(105.150%)
16	Subsequent call dates, if applicable		January 5, 2028(100.00%)	January 5, 2026(110.300%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	5.18% per annum, compounded annually.	5.11%	5.15% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729217252	XS2708303313	780086W34
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	EUR 20	CAD 2.309
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Jan-24	9-Jan-24	10-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jan-34	9-Jan-34	10-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 5, 2027(113.650%)	January 9, 2029(100.00%)	January 10, 2026(100.00%)
16	Subsequent call dates, if applicable	January 5, 2028(118.200%), January 5, 2029(122.750%), January 5, 2030(127.300%), January 5, 2031(131.850%), January 5, 2032(136.400%), January 5, 2033(140.950%)	July 9, 2029(100.00%), January 9, 2030(100.00%), July 9, 2030(100.00%), January 9, 2031(100.00%), July 9, 2031(100.00%), January 9, 2032(100.00%), July 9, 2032(100.00%), January 9, 2033(100.00%), July 9, 2033(100.00%)	January 10, 2027(100.00%), January 10, 2028(100.00%), January 10, 2029(100.00%), January 10, 2030(100.00%), January 10, 2031(100.00%), January 10, 2032(100.00%), January 10, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	4.55% per annum, compounded annually.	3.83%	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086W42	780086W59	XS2708303669
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	USD 1	USD 30
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Jan-24	11-Jan-24	11-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Jan-34	11-Jan-34	11-Jan-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 10, 2026(112.800%)	January 11, 2027(100.00%)	January 11, 2027(116.590%)
16	Subsequent call dates, if applicable	January 10, 2027(119.200%), January 10, 2028(125.600%), January 10, 2029(132.000%), January 10, 2030(138.400%), January 10, 2031(144.800%), January 10, 2032(151.200%), January 10, 2033(157.600%)	January 11, 2028(100.00%), January 11, 2029(100.00%), January 11, 2030(100.00%), January 11, 2031(100.00%), January 11, 2032(100.00%), January 11, 2033(100.00%)	January 11, 2028(122.120%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	6.4% per annum, compounded annually.	5.55%	5.53% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708302000	XS2708302182	XS2708304808
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.2	USD 1.3	AUD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Jan-24	11-Jan-24	15-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Jan-44	11-Jan-44	15-Jan-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 11, 2027(128.320%)	January 11, 2029(145.950%)	January 15, 2029(155.650%)
16	Subsequent call dates, if applicable	January 11, 2028(137.760%), January 11, 2029(147.200%), January 11, 2030(156.640%), January 11, 2031(166.080%), January 11, 2032(175.520%), January 11, 2033(184.960%), January 11, 2034(194.400%), January 11, 2035(203.840%), January 11, 2036(213.280%), January 11, 2037(222.720%), January 11, 2038(232.160%), January 11, 2039(241.600%), January 11, 2040(251.040%), January 11, 2041(260.480%), January 11, 2042(269.920%), January 11, 2043(279.360%)	January 11, 2030(155.140%), January 11, 2031(164.330%), January 11, 2032(173.520%), January 11, 2033(182.710%), January 11, 2034(191.900%), January 11, 2035(201.090%), January 11, 2036(210.280%), January 11, 2037(219.470%), January 11, 2038(228.660%), January 11, 2039(237.850%), January 11, 2040(247.040%), January 11, 2041(256.230%), January 11, 2042(265.420%), January 11, 2043(274.610%)	January 15, 2030(166.780%), January 15, 2031(177.910%), January 15, 2032(189.040%), January 15, 2033(200.170%), January 15, 2034(211.300%), January 15, 2035(222.430%), January 15, 2036(233.560%), January 15, 2037(244.690%), January 15, 2038(255.820%), January 15, 2039(266.950%), January 15, 2040(278.080%), January 15, 2041(289.210%), January 15, 2042(300.340%), January 15, 2043(311.470%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	9.44% per annum, compounded annually.	9.19% per annum, compounded annually.	11.13% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086W67	780086W75	780086W83
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.12	USD 1.982	CAD 2.875
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Jan-24	16-Jan-24	16-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Jan-34	16-Jan-34	16-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 16, 2026(100.00%)	January 16, 2026(100.00%)	January 16, 2026(100.00%)
16	Subsequent call dates, if applicable	January 16, 2027(100.00%), January 16, 2028(100.00%), January 16, 2029(100.00%), January 16, 2030(100.00%), January 16, 2031(100.00%), January 16, 2032(100.00%), January 16, 2033(100.00%),	January 16, 2027(100.00%), January 16, 2028(100.00%), January 16, 2029(100.00%), January 16, 2030(100.00%), January 16, 2031(100.00%), January 16, 2032(100.00%), January 16, 2033(100.00%)	January 16, 2027(100.00%), January 16, 2028(100.00%), January 16, 2029(100.00%), January 16, 2030(100.00%), January 16, 2031(100.00%), January 16, 2032(100.00%), January 16, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	5.9%	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086W91	XS2708302422	78014RWJ5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3.759	USD 2.41	USD 26.608
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Jan-24	16-Jan-24	17-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Jan-34	16-Jan-31	17-Jan-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 16, 2026(100.00%)	January 16, 2027(117.160%)	January 17, 2026(100.00%)
16	Subsequent call dates, if applicable	January 16, 2027(100.00%), January 16, 2028(100.00%), January 16, 2029(100.00%), January 16, 2030(100.00%), January 16, 2031(100.00%), January 16, 2032(100.00%), January 16, 2033(100.00%)	January 16, 2028(122.880%), January 16, 2029(128.600%), January 16, 2030(134.320%)	July 17, 2026(100.00%), January 17, 2027(100.00%), July 17, 2027(100.00%), January 17, 2028(100.00%), July 17, 2028(100.00%), January 17, 2029(100.00%), July 17, 2029(100.00%), January 17, 2030(100.00%), July 17, 2030(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.4%	5.72% per annum, compounded annually.	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RWE6	78014RWS5	XS2708305011
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.888	USD 13.222	USD 4.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Jan-24	19-Jan-24	22-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Jan-34	19-Jan-39	22-Jan-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 19, 2026(100.00%)	January 19, 2026(100.00%)	January 22, 2027(116.200%)
16	Subsequent call dates, if applicable	July 19, 2026(100.00%), January 19, 2027(100.00%), July 19, 2027(100.00%), January 19, 2028(100.00%), July 19, 2028(100.00%), January 19, 2029(100.00%), July 19, 2029(100.00%), January 19, 2030(100.00%), July 19, 2030(100.00%), January 19, 2031(100.00%), July 19, 2031(100.00%), January 19, 2032(100.00%), July 19, 2032(100.00%), January 19, 2033(100.00%), July 19, 2033(100.00%)	July 19, 2026(100.00%), January 19, 2027(100.00%), July 19, 2027(100.00%), January 19, 2028(100.00%), July 19, 2028(100.00%), January 19, 2029(100.00%), July 19, 2029(100.00%), January 19, 2030(100.00%), July 19, 2030(100.00%), January 19, 2031(100.00%), July 19, 2031(100.00%), January 19, 2032(100.00%), July 19, 2032(100.00%), January 19, 2033(100.00%), July 19, 2033(100.00%), January 19, 2034(100.00%), July 19, 2034(100.00%), January 19, 2035(100.00%), July 19, 2035(100.00%), January 19, 2036(100.00%), July 19, 2036(100.00%), January 19, 2037(100.00%), July 19, 2037(100.00%), January 19, 2038(100.00%), July 19, 2038(100.00%)	January 22, 2028(121.600%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.4%	5.6%	5.4% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708305102	780086X25	780086X33
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.61	CAD 1.05	CAD 6.543
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jan-24	23-Jan-24	23-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-29	23-Jan-34	23-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 22, 2025(105.450%)	January 23, 2029(100.00%)	January 23, 2029(105.150%)
16	Subsequent call dates, if applicable	January 22, 2026(110.900%), January 22, 2027(116.350%), January 22, 2028(121.800%)	January 23, 2030(100.00%), January 23, 2031(100.00%), January 23, 2032(100.00%), January 23, 2033(100.00%)	January 23, 2030(105.150%), January 23, 2031(105.150%), January 23, 2032(105.150%), January 23, 2033(105.150%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	5.45% per annum, compounded annually.	5%	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086X41	780086X58	XS2708306506
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.103	CAD 3.515	GBP 0.55
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Jan-24	23-Jan-24	24-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Jan-34	23-Jan-34	24-Jan-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 23, 2026(100.00%)	January 23, 2026(100.00%)	January 24, 2026(110.440%)
16	Subsequent call dates, if applicable	January 23, 2027(100.00%), January 23, 2028(100.00%), January 23, 2029(100.00%), January 23, 2030(100.00%), January 23, 2031(100.00%), January 23, 2032(100.00%), January 23, 2033(100.00%)	January 23, 2027(100.00%), January 23, 2028(100.00%), January 23, 2029(100.00%), January 23, 2030(100.00%), January 23, 2031(100.00%), January 23, 2032(100.00%), January 23, 2033(100.00%)	January 24, 2027(115.660%), January 24, 2028(120.880%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.4%	5.15%	5.22% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)		780086X82	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 1.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		25-Jan-24	
12	Perpetual or dated		Dated	
13	Original maturity date		25-Jan-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		January 25, 2026(112.000%)	
16	Subsequent call dates, if applicable		July 25, 2026(118.000%), January 25, 2027(118.000%), July 25, 2027(124.000%), January 25, 2028(124.000%), July 25, 2028(130.000%), January 25, 2029(130.000%), July 25, 2029(136.000%), January 25, 2030(136.000%), July 25, 2030(142.000%), January 25, 2031(142.000%), July 25, 2031(148.000%), January 25, 2032(148.000%), July 25, 2032(154.000%), January 25, 2033(154.000%), July 25, 2033(160.000%), January 25, 2034(160.000%), July 25, 2034(166.000%), January 25, 2035(166.000%), July 25, 2035(172.000%), January 25, 2036(172.000%), July 25, 2036(178.000%), January 25, 2037(178.000%), July 25, 2037(184.000%), January 25, 2038(184.000%), July 25, 2038(190.000%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		6% per annum, compounded annually.	
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)	780086X90	780086Y24	780086Y32
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.052	USD 0.681	CAD 4.881
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Jan-24	29-Jan-24	29-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jan-34	29-Jan-34	29-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2029(100.00%)	January 29, 2029(100.00%)	January 29, 2029(100.00%)
16	Subsequent call dates, if applicable	January 29, 2029(100.00%), January 29, 2030(100.00%), January 29, 2031(100.00%), January 29, 2032(100.00%), January 29, 2033(100.00%)	January 29, 2030(100.00%), January 29, 2031(100.00%), January 29, 2032(100.00%), January 29, 2033(100.00%)	January 29, 2030(100.00%), January 29, 2031(100.00%), January 29, 2032(100.00%), January 29, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.55%	5.4%	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Y40	780086Y57	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 14.046	CAD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Jan-24	29-Jan-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	29-Jan-34	29-Jan-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 29, 2029(100.00%)	January 29, 2026(100.00%)	
16	Subsequent call dates, if applicable	January 29, 2030(100.00%), January 29, 2031(100.00%), January 29, 2032(100.00%), January 29, 2033(100.00%)	January 29, 2027(100.00%), January 29, 2028(100.00%), January 29, 2029(100.00%), January 29, 2030(100.00%), January 29, 2031(100.00%), January 29, 2032(100.00%), January 29, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.4%	5.65%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXJ4	XS2708271288	780086Y65
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20.961	EUR 3.6	CAD 4.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jan-24	30-Jan-24	31-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jan-34	30-Jan-36	31-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 30, 2029(100.00%)	January 30, 2026(112.000%)	January 31, 2025(106.220%)
16	Subsequent call dates, if applicable	July 30, 2029(100.00%), January 30, 2030(100.00%), July 30, 2030(100.00%), January 30, 2031(100.00%), July 30, 2031(100.00%), January 30, 2032(100.00%), July 30, 2032(100.00%), January 30, 2033(100.00%), July 30, 2033(100.00%),	January 30, 2027(118.000%), January 30, 2028(124.000%), January 30, 2029(130.000%), January 30, 2030(136.000%), January 30, 2031(142.000%), January 30, 2032(148.000%), January 30, 2033(154.000%), January 30, 2034(160.000%), January 30, 2035(166.000%)	January 31, 2026(112.440%), January 31, 2027(118.660%), January 31, 2028(124.880%), January 31, 2029(131.100%), January 31, 2030(137.320%), January 31, 2031(143.540%), January 31, 2032(149.760%), January 31, 2033(155.980%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero
18	Coupon rate and any related index	5.2%	6% per annum, compounded annually.	6.22% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Z49	78014RXS4	78014RYA2
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	USD 12.545	USD 1.598
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jan-24	31-Jan-24	31-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-34	31-Jan-31	31-Jan-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2029(132.000%)	January 31, 2027(100.00%)	January 31, 2027(100.00%)
16	Subsequent call dates, if applicable	January 31, 2030(138.400%), January 31, 2031(144.800%), January 31, 2032(151.200%), January 31, 2033(157.600%)	July 31, 2027(100.00%), January 31, 2028(100.00%), July 31, 2028(100.00%), January 31, 2029(100.00%), July 31, 2029(100.00%), January 31, 2030(100.00%), July 31, 2030(100.00%)	July 31, 2027(100.00%), January 31, 2028(100.00%), July 31, 2028(100.00%), January 31, 2029(100.00%), July 31, 2029(100.00%), January 31, 2030(100.00%), July 31, 2030(100.00%), January 31, 2031(100.00%), July 31, 2031(100.00%), January 31, 2032(100.00%), July 31, 2032(100.00%), January 31, 2033(100.00%), July 31, 2033(100.00%), January 31, 2034(100.00%), July 31, 2034(100.00%), January 31, 2035(100.00%), July 31, 2035(100.00%), January 31, 2036(100.00%), July 31, 2036(100.00%), January 31, 2037(100.00%), July 31, 2037(100.00%), January 31, 2038(100.00%), July 31, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.4% per annum, compounded annually.	5.2%	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

Disclosure template for main features of regulatory 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)	XS2708284182		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 4		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31-Jan-24		
12	Perpetual or dated	Dated		
13	Original maturity date	31-Jan-39		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	January 31, 2027(118.000)		
16	Subsequent call dates, if applicable	January 31, 2028(124.000%), January 31, 2029(130.000%), January 31, 2030(136.000%), January 31, 2031(142.000%), January 31, 2032(148.000%), January 31, 2033(154.000%), January 31, 2034(160.000%), January 31, 2035(166.000%), January 31, 2036(172.000%), January 31, 2037(178.000%), January 31, 2038(184.000%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6% per annum, compounded annually.		
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			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
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3	Governing law(s) of the instrument			
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	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
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36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

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4	Transitional Basel III rules			
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20	Fully discretionary, partially discretionary or mandatory			
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25	If convertible, fully or partially			
26	If convertible, conversion rate			
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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
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37	If yes, specify non-compliant features			

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1	Issuer			
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36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
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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			
34a	Type of subordination			
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36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
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1	Issuer			
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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)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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			
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23	Convertible or non-convertible			
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25	If convertible, fully or partially			
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34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
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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			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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			
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23	Convertible or non-convertible			
24	If convertible, conversion trigger (s)			
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30	Write-down feature			
31	If write-down, write-down trigger (s)			
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33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
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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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
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)			
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	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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19	Existence of a dividend stopper			
20	Fully discretionary, partially discretionary or mandatory			
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24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
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32	If write-down, full or partial			
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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
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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			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			
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 instruments governed by foreign law)			
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			
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, 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			
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Z56	780086Z72	780086Z80
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 7.209	CAD 0.868
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Feb-24	6-Feb-24	6-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Feb-34	6-Feb-34	6-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 2, 2029(132.750%)	February 6, 2026(100.00%)	February 6, 2026(100.00%)
16	Subsequent call dates, if applicable	February 2, 2030(139.300%), February 2, 2031(145.850%), February 2, 2032(152.400%), February 2, 2033(158.950%)	February 6, 2027(100.00%), February 6, 2028(100.00%), February 6, 2029(100.00%), February 6, 2030(100.00%), February 6, 2031(100.00%), February 6, 2032(100.00%), February 6, 2033(100.00%)	February 6, 2027(100.00%), February 6, 2028(100.00%), February 6, 2029(100.00%), February 6, 2030(100.00%), February 6, 2031(100.00%), February 6, 2032(100.00%), February 6, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.55% per annum, compounded annually.	5.3%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Z98	780086Z A1	XS2729254024
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 6	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Feb-24	8-Feb-24	8-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Feb-39	8-Feb-36	8-Feb-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 6, 2027(124.630%)	February 8, 2034(148.800%)	February 8, 2026(111.140%)
16	Subsequent call dates, if applicable	August 6, 2027(128.740%), February 6, 2028(132.840%), August 6, 2028(136.950%), February 6, 2029(141.050%), August 6, 2029(145.160%), February 6, 2030(149.260%), August 6, 2030(153.370%), February 6, 2031(157.470%), August 6, 2031(161.580%), February 6, 2032(165.680%), August 6, 2032(169.790%), February 6, 2033(173.890%), August 6, 2033(178.000%), February 6, 2034(182.100%), August 6, 2034(186.210%), February 6, 2035(190.310%), August 6, 2035(194.420%), February 6, 2036(198.520%), August 6, 2036(202.630%), February 6, 2037(206.730%), August 6, 2037(210.840%), February 6, 2038(214.940%), August 6, 2038(219.050%)	February 8, 2035(153.680%)	February 8, 2027(116.710%), February 8, 2028(122.280%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	8.21% per annum, compounded annually.	4.88% per annum, compounded annually.	5.57% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862B9	7800862C7	78014RYN4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 1.19	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Feb-24	9-Feb-24	9-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Feb-29	9-Feb-34	9-Feb-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	February 9, 2026(100.000%)	February 9, 2029(100.0000%)	February 9, 2029(100.00%)
16	Subsequent call dates, if applicable	August 9, 2026(100.000%), February 9, 2027(100.000%), August 9, 2027(100.000%), February 9, 2028(100.000%), August 9, 2028(100.000%),	February 9, 2030(100.0000%), February 9, 2031(100.0000%), February 9, 2032(100.0000%), February 9, 2033(100.0000%)	May 9, 2029(100.00%), August 9, 2029(100.00%), November 9, 2029(100.00%), February 9, 2030(100.00%), May 9, 2030(100.00%), August 9, 2030(100.00%), November 9, 2030(100.00%), February 9, 2031(100.00%), May 9, 2031(100.00%), August 9, 2031(100.00%), November 9, 2031(100.00%), February 9, 2032(100.00%), May 9, 2032(100.00%), August 9, 2032(100.00%), November 9, 2032(100.00%), February 9, 2033(100.00%), May 9, 2033(100.00%), August 9, 2033(100.00%), November 9, 2033(100.00%), February 9, 2034(100.00%), May 9, 2034(100.00%), August 9, 2034(100.00%), November 9, 2034(100.00%), February 9, 2035(100.00%), May 9, 2035(100.00%), August 9, 2035(100.00%), November 9, 2035(100.00%), February 9, 2036(100.00%), May 9, 2036(100.00%), August 9, 2036(100.00%), November 9, 2036(100.00%), February 9, 2037(100.00%), May 9, 2037(100.00%), August 9, 2037(100.00%), November 9, 2037(100.00%), February 9, 2038(100.00%), May 9, 2038(100.00%), August 9, 2038(100.00%), November 9, 2038(100.00%), February 9, 2039(100.00%), May 9, 2039(100.00%), August 9, 2039(100.00%), November 9, 2039(100.00%), February 9, 2040(100.00%), May 9, 2040(100.00%), August 9, 2040(100.00%), November 9, 2040(100.00%), February 9, 2041(100.00%), May 9, 2041(100.00%), August 9, 2041(100.00%), November 9, 2041(100.00%), February 9, 2042(100.00%), May 9, 2042(100.00%), August 9, 2042(100.00%), November 9, 2042(100.00%), February 9, 2043(100.00%), May 9, 2043(100.00%), August 9, 2043(100.00%), November 9, 2043(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.7%	5.2%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYS3	7800862D5	7800862H6
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.077	CAD 1.5	CAD 1.591
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Feb-24	12-Feb-24	13-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Feb-27	12-Feb-39	13-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 9, 2026(100.000%)	February 12, 2026(116.660%)	February 13, 2026(100.00%)
16	Subsequent call dates, if applicable	August 9, 2026(100.000%)	August 12, 2026(120.830%), February 12, 2027(124.990%), August 12, 2027(129.160%), February 12, 2028(133.320%), August 12, 2028(137.490%), February 12, 2029(141.650%), August 12, 2029(145.820%), February 12, 2030(149.980%), August 12, 2030(154.150%), February 12, 2031(158.310%), August 12, 2031(162.480%), February 12, 2032(166.640%), August 12, 2032(170.810%), February 12, 2033(174.970%), August 12, 2033(179.140%), February 12, 2034(183.300%), August 12, 2034(187.470%), February 12, 2035(191.630%), August 12, 2035(195.800%), February 12, 2036(199.960%), August 12, 2036(204.130%), February 12, 2037(208.290%), August 12, 2037(212.460%), February 12, 2038(216.620%), August 12, 2038(220.790%)	February 13, 2027(100.00%), February 13, 2028(100.00%), February 13, 2029(100.00%), February 13, 2030(100.00%), February 13, 2031(100.00%), February 13, 2032(100.00%), February 13, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	4.8%	8.33% per annum, compounded annually.	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYYW4	7800862F0	7800862E3
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 13.406	CAD 7.89	CAD 2.266
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Feb-24	13-Feb-24	13-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Feb-32	13-Feb-34	13-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 13, 2029(100.00%)	February 13, 2026(100.00%)	February 13, 2029(100.00%)
16	Subsequent call dates, if applicable	August 13, 2029(100.00%), February 13, 2030(100.00%), August 13, 2030(100.00%), February 13, 2031(100.00%), August 13, 2031(100.00%)	February 13, 2027(100.00%), February 13, 2028(100.00%), February 13, 2029(100.00%), February 13, 2030(100.00%), February 13, 2031(100.00%), February 13, 2032(100.00%), February 13, 2033(100.00%)	February 13, 2030(100.00%), February 13, 2031(100.00%), February 13, 2032(100.00%), February 13, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.02%	5.3%	5.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862G8	78014RRK8	78014RRP7
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.274	USD 5.767	USD 2.531
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Feb-24	16-Feb-24	16-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Feb-34	16-Feb-39	16-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 13, 2029(100.000%)	February 16, 2029(100.00%)	February 16, 2027(100.000%)
16	Subsequent call dates, if applicable	February 13, 2030(100.000%), February 13, 2031(100.000%), February 13, 2032(100.000%), February 13, 2033(100.000%)	August 16, 2029(100.00%), February 16, 2030(100.00%), August 16, 2030(100.00%), February 16, 2031(100.00%), August 16, 2031(100.00%), February 16, 2032(100.00%), August 16, 2032(100.00%), February 16, 2033(100.00%), August 16, 2033(100.00%), February 16, 2034(100.00%), August 16, 2034(100.00%), February 16, 2035(100.00%), August 16, 2035(100.00%), February 16, 2036(100.00%), August 16, 2036(100.00%), February 16, 2037(100.00%), August 16, 2037(100.00%), February 16, 2038(100.00%), August 16, 2038(100.00%)	August 16, 2027(100.000%), February 16, 2028(100.000%), August 16, 2028(100.000%), February 16, 2029(100.000%), August 16, 2029(100.000%), February 16, 2030(100.000%), August 16, 2030(100.000%), February 16, 2031(100.000%), August 16, 2031(100.000%), February 16, 2032(100.000%), August 16, 2032(100.000%), February 16, 2033(100.000%), August 16, 2033(100.000%), February 16, 2034(100.000%), August 16, 2034(100.000%), February 16, 2035(100.000%), August 16, 2035(100.000%), February 16, 2036(100.000%), August 16, 2036(100.000%), February 16, 2037(100.000%), August 16, 2037(100.000%), February 16, 2038(100.000%), August 16, 2038(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.1%	5.5%	5.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRT9	78014RSF8	XS2729257639
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.374	USD 2.509	USD 2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Feb-24	16-Feb-24	16-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Feb-29	16-Feb-39	16-Feb-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 16, 2026(100.000%)	February 16, 2027(100.000%),	February 16, 2025(100.00%)
16	Subsequent call dates, if applicable	August 16, 2026(100.000%), February 16, 2027(100.000%), August 16, 2027(100.000%), February 16, 2028(100.000%), August 16, 2028(100.000%)	August 16, 2027(100.000%), February 16, 2028(100.000%), August 16, 2028(100.000%), February 16, 2029(100.000%), August 16, 2029(100.000%), February 16, 2030(100.000%), August 16, 2030(100.000%), February 16, 2031(100.000%), August 16, 2031(100.000%), February 16, 2032(100.000%), August 16, 2032(100.000%), February 16, 2033(100.000%), August 16, 2033(100.000%)	February 16, 2026(100.00%), February 16, 2027(100.00%), February 16, 2028(100.00%), February 16, 2029(100.00%), February 16, 2030(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed to Float	Fixed
18	Coupon rate and any related index	5.1%	Y1 - 2: 8.50%, Y3 - 15: SOFR subject to cap	5.54%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862J2	7800862K9	7800862M5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3.759	CAD 6.313	USD 1.117
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Feb-34	20-Feb-34	20-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 20, 2026(100.000%)	February 20, 2026(100.00%)	February 20, 2026(100.000%)
16	Subsequent call dates, if applicable	February 20, 2027(100.000%), February 20, 2028(100.000%), February 20, 2029(100.000%), February 20, 2030(100.000%), February 20, 2031(100.000%), February 20, 2032(100.000%), February 20, 2033(100.000%)	February 20, 2027(100.00%), February 20, 2028(100.00%), February 20, 2029(100.00%), February 20, 2030(100.00%), February 20, 2031(100.00%), February 20, 2032(100.00%), February 20, 2033(100.00%)	February 20, 2027(100.000%), February 20, 2028(100.000%), February 20, 2029(100.000%), February 20, 2030(100.000%), February 20, 2031(100.000%), February 20, 2032(100.000%), February 20, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	5.75%	5.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862N3	7800862P8	7800862Q6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 7.386	USD 1	USD 1.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Feb-34	20-Feb-34	20-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 20, 2026(100.00%)	February 20, 2025(100.00%)	February 20, 2029(100.000%)
16	Subsequent call dates, if applicable	February 20, 2027(100.00%), February 20, 2028(100.00%), February 20, 2029(100.00%), February 20, 2030(100.00%), February 20, 2031(100.00%), February 20, 2032(100.00%), February 20, 2033(100.00%)	February 20, 2026(100.00%), February 20, 2027(100.00%), February 20, 2028(100.00%), February 20, 2029(100.00%), February 20, 2030(100.00%), February 20, 2031(100.00%), February 20, 2032(100.00%)	February 20, 2030(100.000%), February 20, 2031(100.000%), February 20, 2032(100.000%), February 20, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	5.75%	5.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862R4	XS2729258280	XS2729258254
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1	USD 1.1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Feb-39	20-Feb-31	20-Feb-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 20, 2026(117.100%)	February 20, 2026(100.00%)	February 20, 2025(105.570%)
16	Subsequent call dates, if applicable	August 20, 2026(121.380%), February 20, 2027(125.650%), August 20, 2027(129.930%), February 20, 2028(134.200%), August 20, 2028(138.480%), February 20, 2029(142.750%), August 20, 2029(147.030%), February 20, 2030(151.300%), August 20, 2030(155.580%), February 20, 2031(159.850%), August 20, 2031(164.130%), February 20, 2032(168.400%), August 20, 2032(172.680%), February 20, 2033(176.950%), August 20, 2033(181.230%), February 20, 2034(185.500%), August 20, 2034(189.780%), February 20, 2035(194.050%), August 20, 2035(198.330%), February 20, 2036(202.600%), August 20, 2036(206.880%), February 20, 2037(211.150%), August 20, 2037(215.430%), February 20, 2038(219.700%), August 20, 2038(223.980%)	February 20, 2027(100.00%), February 20, 2028(100.00%), February 20, 2029(100.00%), February 20, 2030(100.00%)	February 20, 2026(111.140%), February 20, 2027(116.710%), February 20, 2028(122.280%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	8.55% per annum, compounded annually.	5.54%	5.57% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862L7	7800862U7	XS2729260856
3	Governing law(s) of the instrument	Province of Ontario	Province 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 5	CAD 5.18	USD 1.005
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Feb-24	23-Feb-24	23-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Feb-39	23-Feb-39	23-Feb-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 23, 2026(112.680%)	February 23, 2029(140.000%)	February 23, 2025(100.00%)
16	Subsequent call dates, if applicable	February 23, 2027(119.610%), February 23, 2028(126.960%), February 23, 2029(134.770%), February 23, 2030(143.060%), February 23, 2031(151.860%), February 23, 2032(161.200%), February 23, 2033(171.110%), February 23, 2034(181.640%), February 23, 2035(192.810%), February 23, 2036(204.660%), February 23, 2037(217.250%), February 23, 2038(230.610%)	February 23, 2030(148.000%), February 23, 2031(156.000%), February 23, 2032(164.000%), February 23, 2033(172.000%), February 23, 2034(180.000%), February 23, 2035(188.000%), February 23, 2036(196.000%), February 23, 2037(204.000%), February 23, 2038(212.000%)	February 23, 2026(100.00%), February 23, 2027(100.00%), February 23, 2028(100.00%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	6.15% per annum, compounded annually.	8% per annum, compounded annually.	5.28%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSK7	XS2729238928	7800862S2
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	USD 4	CAD 3.55
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Feb-24	26-Feb-24	27-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Feb-44	26-Feb-31	27-Feb-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 26, 2029(100.00%)	February 26, 2029(130.500%)	February 27, 2029(100.000%)
16	Subsequent call dates, if applicable	May 26, 2029(100.00%), August 26, 2029(100.00%), November 26, 2029(100.00%), February 26, 2030(100.00%), May 26, 2030(100.00%), August 26, 2030(100.00%), November 26, 2030(100.00%), February 26, 2031(100.00%), May 26, 2031(100.00%), August 26, 2031(100.00%), November 26, 2031(100.00%), February 26, 2032(100.00%), May 26, 2032(100.00%), August 26, 2032(100.00%), November 26, 2032(100.00%), February 26, 2033(100.00%), May 26, 2033(100.00%), August 26, 2033(100.00%), November 26, 2033(100.00%), February 26, 2034(100.00%), May 26, 2034(100.00%), August 26, 2034(100.00%), November 26, 2034(100.00%), February 26, 2035(100.00%), May 26, 2035(100.00%), August 26, 2035(100.00%), November 26, 2035(100.00%), February 26, 2036(100.00%), May 26, 2036(100.00%), August 26, 2036(100.00%), November 26, 2036(100.00%), February 26, 2037(100.00%), May 26, 2037(100.00%), August 26, 2037(100.00%), November 26, 2037(100.00%), February 26, 2038(100.00%), May 26, 2038(100.00%), August 26, 2038(100.00%), November 26, 2038(100.00%), February 26, 2039(100.00%), May 26, 2039(100.00%), August 26, 2039(100.00%), November 26, 2039(100.00%), February 26, 2040(100.00%), May 26, 2040(100.00%), August 26, 2040(100.00%), November 26, 2040(100.00%), February 26, 2041(100.00%), May 26, 2041(100.00%), August 26, 2041(100.00%), November 26, 2041(100.00%), February 26, 2042(100.00%), May 26, 2042(100.00%), August 26, 2042(100.00%), November 26, 2042(100.00%), February 26, 2043(100.00%), May 26, 2043(100.00%), August 26, 2043(100.00%), November 26, 2043(100.00%)	February 26, 2030(136.600%)	February 27, 2030(100.000%), February 27, 2031(100.000%), February 27, 2032(100.000%), February 27, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.65%	6.1% per annum, compounded annually.	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862V5	7800862W3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 0.795	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	27-Feb-24	27-Feb-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	27-Feb-34	27-Feb-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 27, 2029(100.00%)	February 27, 2028(100.00%)	
16	Subsequent call dates, if applicable	February 27, 2030(105.300%), February 27, 2031(105.300%), February 27, 2032(105.300%), February 27, 2033(105.300%),	February 27, 2029(100.00%), February 27, 2030(100.00%), February 27, 2031(100.00%), February 27, 2032(100.00%), February 27, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	5.25%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862X1	78014RSX9	78014RSP6
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	USD 1.818	USD 2.424
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Feb-24	28-Feb-24	28-Feb-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Feb-44	28-Feb-34	28-Feb-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2029(145.750%)	February 28, 2029(100.00%)	February 28, 2029(100.000%)
16	Subsequent call dates, if applicable	February 28, 2030(154.900%), February 28, 2031(164.050%), February 28, 2032(173.200%), February 28, 2033(182.350%), February 28, 2034(191.500%), February 28, 2035(200.650%), February 28, 2036(209.800%), February 28, 2037(218.950%), February 28, 2038(228.100%), February 28, 2039(237.250%), February 28, 2040(246.400%), February 28, 2041(255.550%), February 28, 2042(264.700%), February 28, 2043(273.850%),	August 28, 2029(100.00%), February 28, 2030(100.00%), August 28, 2030(100.00%), February 28, 2031(100.00%), August 28, 2031(100.00%), February 28, 2032(100.00%), August 28, 2032(100.00%), February 28, 2033(100.00%), August 28, 2033(100.00%)	August 28, 2029(100.000%), February 28, 2030(100.000%), August 28, 2030(100.000%), February 28, 2031(100.000%), August 28, 2031(100.000%), February 28, 2032(100.000%), August 28, 2032(100.000%), February 28, 2033(100.000%), August 28, 2033(100.000%), February 28, 2034(100.000%), August 28, 2034(100.000%), February 28, 2035(100.000%), August 28, 2035(100.000%), February 28, 2036(100.000%), August 28, 2036(100.000%), February 28, 2037(100.000%), August 28, 2037(100.000%), February 28, 2038(100.000%), August 28, 2038(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	9.15% per annum, compounded annually.	5.35%	5.6%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RST8	78014RTB6	7800862Y9
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.319	USD 13.085	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Feb-24	28-Feb-24	1-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Feb-29	28-Feb-39	1-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2026(100.000%)	February 28, 2026(100.000%)	March 1, 2026(100.000%)
16	Subsequent call dates, if applicable	August 28, 2026(100.000%), February 28, 2027(100.000%), August 28, 2027(100.000%), February 28, 2028(100.000%), August 28, 2028(100.000%),	May 28, 2026(100.000%), August 28, 2026(100.000%), November 28, 2026(100.000%), February 28, 2027(100.000%), May 28, 2027(100.000%), August 28, 2027(100.000%), November 28, 2027(100.000%), February 28, 2028(100.000%), May 28, 2028(100.000%), August 28, 2028(100.000%), November 28, 2028(100.000%), February 28, 2029(100.000%), May 28, 2029(100.000%), August 28, 2029(100.000%), November 28, 2029(100.000%), February 28, 2030(100.000%), May 28, 2030(100.000%), August 28, 2030(100.000%), November 28, 2030(100.000%), February 28, 2031(100.000%), May 28, 2031(100.000%), August 28, 2031(100.000%), November 28, 2031(100.000%), February 28, 2032(100.000%), May 28, 2032(100.000%), August 28, 2032(100.000%), November 28, 2032(100.000%), February 28, 2033(100.000%), May 28, 2033(100.000%), August 28, 2033(100.000%), November 28, 2033(100.000%), February 28, 2034(100.000%), May 28, 2034(100.000%), August 28, 2034(100.000%), November 28, 2034(100.000%), February 28, 2035(100.000%), May 28, 2035(100.000%), August 28, 2035(100.000%), November 28, 2035(100.000%), February 28, 2036(100.000%), May 28, 2036(100.000%), August 28, 2036(100.000%), November 28, 2036(100.000%), February 28, 2037(100.000%), May 28, 2037(100.000%), August 28, 2037(100.000%), November 28, 2037(100.000%), February 28, 2038(100.000%), May 28, 2038(100.000%), August 28, 2038(100.000%), November 28, 2038(100.000%)	March 1, 2027(100.000%), March 1, 2028(100.000%), March 1, 2029(100.000%), March 1, 2030(100.000%), March 1, 2031(100.000%), March 1, 2032(100.000%), March 1, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed-Float	Fixed
18	Coupon rate and any related index	5.2%	Y1-2: 8.50%, Y2-15 SOFR Subject to Cap	5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729237284	XS2729238175	7800863A0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.49	USD 1	CAD 1.629
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Mar-24	1-Mar-24	5-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Mar-29	1-Mar-36	5-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 1, 2026(100.00%)	March 1, 2025(108.010%)	March 5, 2026(100.00%)
16	Subsequent call dates, if applicable	March 1, 2027(100.00%), March 1, 2028(100.00%),	March 1, 2026(116.020%), March 1, 2027(124.030%), March 1, 2028(132.040%), March 1, 2029(140.050%), March 1, 2030(148.060%), March 1, 2031(156.070%), March 1, 2032(164.080%), March 1, 2033(172.090%), March 1, 2034(180.100%), March 1, 2035(188.110%)	March 5, 2027(100.00%), March 5, 2028(100.00%), March 5, 2029(100.00%), March 5, 2030(100.00%), March 5, 2031(100.00%), March 5, 2032(100.00%), March 5, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.58%	8.01% per annum, compounded annually.	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863B8	7800863C6	7800863D4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.947	USD 1.08	USD 1.047
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-24	5-Mar-24	5-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Mar-34	5-Mar-34	5-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2026(100.000%)	March 5, 2026(100.00%)	March 5, 2026(100.000%)
16	Subsequent call dates, if applicable	March 5, 2027(100.000%), March 5, 2028(100.000%), March 5, 2029(100.000%), March 5, 2030(100.000%), March 5, 2031(100.000%), March 5, 2032(100.000%), March 5, 2033(100.000%),	March 5, 2027(100.00%), March 5, 2028(100.00%), March 5, 2029(100.00%), March 5, 2030(100.00%), March 5, 2031(100.00%), March 5, 2032(100.00%), March 5, 2033(100.00%)	March 5, 2027(100.000%), March 5, 2028(100.000%), March 5, 2029(100.000%), March 5, 2030(100.000%), March 5, 2031(100.000%), March 5, 2032(100.000%), March 5, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	5.75%	6%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863E2	7800863F9	XS2729264098
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	USD 2.3	USD 3.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-24	5-Mar-24	5-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Mar-31	5-Mar-31	5-Mar-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2026(100.00%)	March 5, 2026(100.00%)	March 5, 2027(100.00%)
16	Subsequent call dates, if applicable	June 5, 2026(100.00%), September 5, 2026(100.00%), December 5, 2026(100.00%), March 5, 2027(100.00%), June 5, 2027(100.00%), September 5, 2027(100.00%), December 5, 2027(100.00%), March 5, 2028(100.00%), June 5, 2028(100.00%), September 5, 2028(100.00%), December 5, 2028(100.00%), March 5, 2029(100.00%), June 5, 2029(100.00%), September 5, 2029(100.00%), December 5, 2029(100.00%), March 5, 2030(100.00%), June 5, 2030(100.00%), September 5, 2030(100.00%), December 5, 2030(100.00%)	June 5, 2026(100.00%), September 5, 2026(100.00%), December 5, 2026(100.00%), March 5, 2027(100.00%), June 5, 2027(100.00%), September 5, 2027(100.00%), December 5, 2027(100.00%), March 5, 2028(100.00%), June 5, 2028(100.00%), September 5, 2028(100.00%), December 5, 2028(100.00%), March 5, 2029(100.00%), June 5, 2029(100.00%), September 5, 2029(100.00%), December 5, 2029(100.00%), March 5, 2030(100.00%), June 5, 2030(100.00%), September 5, 2030(100.00%), December 5, 2030(100.00%)	March 5, 2028(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.28%	5.81%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729240312	XS2729242953	7800863H5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	GBP 3.315	CAD 9.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Mar-24	6-Mar-24	8-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Mar-34	6-Mar-27	8-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 6, 2026(114.080%)		March 8, 2025(106.120%)
16	Subsequent call dates, if applicable	March 6, 2027(121.120%), March 6, 2028(128.160%), March 6, 2029(135.200%), March 6, 2030(142.240%), March 6, 2031(149.280%), March 6, 2032(156.320%), March 6, 2033(163.360%)		September 8, 2025(109.790%), March 8, 2026(112.240%), September 8, 2026(115.910%), March 8, 2027(118.360%), September 8, 2027(122.030%), March 8, 2028(124.480%), September 8, 2028(128.150%), March 8, 2029(130.600%), September 8, 2029(134.270%), March 8, 2030(136.720%), September 8, 2030(140.390%), March 8, 2031(142.840%), September 8, 2031(146.510%), March 8, 2032(149.570%), September 8, 2032(152.630%), March 8, 2033(155.690%), September 8, 2033(158.750%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Float	Zero
18	Coupon rate and any related index	7.04% per annum, compounded annually.	SONIA, Subject to cap and floor	6.12% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863J1	7800863K8	7800863L6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 7.823	CAD 8.262	CAD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Mar-24	12-Mar-24	12-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Mar-34	12-Mar-34	12-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(100.000%)	March 12, 2029(100.00%)	March 12, 2026(100.00%)
16	Subsequent call dates, if applicable	March 12, 2030(100.000%), March 12, 2031(100.000%), March 12, 2032(100.000%), March 12, 2033(100.000%)	March 12, 2030(100.00%), March 12, 2031(100.00%), March 12, 2032(100.00%), March 12, 2033(100.00%)	March 12, 2027(100.00%), March 12, 2028(100.00%), March 12, 2029(100.00%), March 12, 2030(100.00%), March 12, 2031(100.00%), March 12, 2032(100.00%), March 12, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	5.15%	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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863M4	7800863N2	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Mar-24	12-Mar-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	12-Mar-34	12-Mar-29	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(100.00%)	March 12, 2026(100.00%)	
16	Subsequent call dates, if applicable	March 12, 2030(100.00%), March 12, 2031(100.00%), March 12, 2032(100.00%), March 12, 2033(100.00%)	September 12, 2026(100.00%), March 12, 2027(100.00%), September 12, 2027(100.00%), March 12, 2028(100.00%), September 12, 2028(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.42%	4.65%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863P7	7800863Q5	78014RTF7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5	CAD 0.5	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Mar-24	13-Mar-24	14-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Mar-44	13-Mar-34	14-Mar-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 13, 2027(127.150%)	March 13, 2026(100.00%)	March 14, 2028(100.00%)
16	Subsequent call dates, if applicable	March 13, 2028(136.200%), March 13, 2029(145.250%), March 13, 2030(154.300%), March 13, 2031(163.350%), March 13, 2032(172.400%), March 13, 2033(181.450%), March 13, 2034(190.500%), March 13, 2035(199.550%), March 13, 2036(208.600%), March 13, 2037(217.650%), March 13, 2038(226.700%), March 13, 2039(235.750%), March 13, 2040(244.800%), March 13, 2041(253.850%), March 13, 2042(262.900%), March 13, 2043(271.950%)	September 13, 2026(100.00%), March 13, 2027(100.00%), September 13, 2027(100.00%), March 13, 2028(100.00%), September 13, 2028(100.00%), March 13, 2029(100.00%), September 13, 2029(100.00%), March 13, 2030(100.00%), September 13, 2030(100.00%), March 13, 2031(100.00%), September 13, 2031(100.00%), March 13, 2032(100.00%), September 13, 2032(100.00%), March 13, 2033(100.00%), September 13, 2033(100.00%)	December 14, 2028(100.00%), March 14, 2029(100.00%), June 14, 2029(100.00%), September 14, 2029(100.00%), December 14, 2029(100.00%), March 14, 2030(100.00%), June 14, 2030(100.00%), September 14, 2030(100.00%), December 14, 2030(100.00%), March 14, 2031(100.00%), June 14, 2031(100.00%), September 14, 2031(100.00%), December 14, 2031(100.00%), March 14, 2032(100.00%), June 14, 2032(100.00%), September 14, 2032(100.00%), December 14, 2032(100.00%), March 14, 2033(100.00%), June 14, 2033(100.00%), September 14, 2033(100.00%), December 14, 2033(100.00%), March 14, 2034(100.00%), June 14, 2034(100.00%), September 14, 2034(100.00%), December 14, 2034(100.00%), March 14, 2035(100.00%), June 14, 2035(100.00%), September 14, 2035(100.00%), December 14, 2035(100.00%), March 14, 2036(100.00%), June 14, 2036(100.00%), September 14, 2036(100.00%), December 14, 2036(100.00%), March 14, 2037(100.00%), June 14, 2037(100.00%), September 14, 2037(100.00%), December 14, 2037(100.00%), March 14, 2038(100.00%), June 14, 2038(100.00%), September 14, 2038(100.00%), December 14, 2038(100.00%), March 14, 2039(100.00%), June 14, 2039(100.00%), September 14, 2039(100.00%), December 14, 2039(100.00%), March 14, 2040(100.00%), June 14, 2040(100.00%), September 14, 2040(100.00%), December 14, 2040(100.00%), March 14, 2041(100.00%), June 14, 2041(100.00%), September 14, 2041(100.00%), December 14, 2041(100.00%), March 14, 2042(100.00%), June 14, 2042(100.00%), September 14, 2042(100.00%), December 14,
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	9.05% per annum, compounded annually.	5.25%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863R3	78014RTK6	78014RTX8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.806	USD 3.807	USD 6.599
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Mar-24	15-Mar-24	15-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Mar-34	15-Mar-39	15-Mar-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 15, 2026(100.00%)	March 15, 2027(100.00%)	March 15, 2026(100.00%)
16	Subsequent call dates, if applicable	March 15, 2027(100.00%), March 15, 2028(100.00%), March 15, 2029(100.00%), March 15, 2030(100.00%), March 15, 2031(100.00%), March 15, 2032(100.00%), March 15, 2033(100.00%)	September 15, 2027(100.00%), March 15, 2028(100.00%), September 15, 2028(100.00%), March 15, 2029(100.00%), September 15, 2029(100.00%), March 15, 2030(100.00%), September 15, 2030(100.00%), March 15, 2031(100.00%), September 15, 2031(100.00%), March 15, 2032(100.00%), September 15, 2032(100.00%), March 15, 2033(100.00%), September 15, 2033(100.00%), March 15, 2034(100.00%), September 15, 2034(100.00%), March 15, 2035(100.00%), September 15, 2035(100.00%), March 15, 2036(100.00%), September 15, 2036(100.00%), March 15, 2037(100.00%), September 15, 2037(100.00%), March 15, 2038(100.00%), September 15, 2038(100.00%),	September 15, 2026(100.00%), March 15, 2027(100.00%), September 15, 2027(100.00%), March 15, 2028(100.00%), September 15, 2028(100.00%), March 15, 2029(100.00%), September 15, 2029(100.00%), March 15, 2030(100.00%), September 15, 2030(100.00%), March 15, 2031(100.00%), September 15, 2031(100.00%), March 15, 2032(100.00%), September 15, 2032(100.00%), March 15, 2033(100.00%), September 15, 2033(100.00%), March 15, 2034(100.00%), September 15, 2034(100.00%), March 15, 2035(100.00%), September 15, 2035(100.00%), March 15, 2036(100.00%), September 15, 2036(100.00%), March 15, 2037(100.00%), September 15, 2037(100.00%), March 15, 2038(100.00%), September 15, 2038(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.81%	5.75%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUB4		7800863S1
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 13.318		CAD 0.953
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	15-Mar-24		19-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	15-Mar-34		19-Mar-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 15, 2026(100.000%)		March 19, 2026(100.000%)
16	Subsequent call dates, if applicable	September 15, 2026(100.000%), March 15, 2027(100.000%), September 15, 2027(100.000%), March 15, 2028(100.000%), September 15, 2028(100.000%), March 15, 2029(100.000%), September 15, 2029(100.000%), March 15, 2030(100.000%), September 15, 2030(100.000%), March 15, 2031(100.000%), September 15, 2031(100.000%), March 15, 2032(100.000%), September 15, 2032(100.000%), March 15, 2033(100.000%), September 15, 2033(100.000%)		March 19, 2027(100.000%), March 19, 2028(100.000%), March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.6%		5.3%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863T9	7800863U6	7800863V4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.171	USD 8.345	USD 0.619
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-24	19-Mar-24	19-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-34	19-Mar-34	19-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2026(100.00%)	March 19, 2026(100.00%)	March 19, 2026(100.000%)
16	Subsequent call dates, if applicable	March 19, 2027(100.00%), March 19, 2028(100.00%), March 19, 2029(100.00%), March 19, 2030(100.00%), March 19, 2031(100.00%), March 19, 2032(100.00%), March 19, 2033(100.00%)	March 19, 2027(100.00%), March 19, 2028(100.00%), March 19, 2029(100.00%), March 19, 2030(100.00%), March 19, 2031(100.00%), March 19, 2032(100.00%), March 19, 2033(100.00%)	March 19, 2027(100.000%), March 19, 2028(100.000%), March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.85%	5.6%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTT7	78014RUK4	78014RUP3
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6.172	USD 4.1	USD 4.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-24	19-Mar-24	19-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-31	19-Mar-27	19-Mar-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2027(100.000%)	March 19, 2026(100.00%)	March 19, 2026(100.00%)
16	Subsequent call dates, if applicable	September 19, 2027(100.000%), March 19, 2028(100.000%), September 19, 2028(100.000%), March 19, 2029(100.000%), September 19, 2029(100.000%), March 19, 2030(100.000%), September 19, 2030(100.000%)		March 19, 2027(100.00%), March 19, 2028(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.3%	5.08%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729244579		XS2729246194
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 6		EUR 1
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	19-Mar-24		20-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	19-Mar-32		20-Mar-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2026(100.00%)		March 20, 2025(104.500%)
16	Subsequent call dates, if applicable	March 19, 2027(100.00%)		March 20, 2026(109.000%), March 20, 2027(113.500%), March 20, 2028(118.000%), March 20, 2029(122.500%), March 20, 2030(127.000%), March 20, 2031(131.500%), March 20, 2032(136.000%), March 20, 2033(140.500%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		Zero
18	Coupon rate and any related index	4.03%		4.5% per annum, compounded annually.
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863X0	78014RVB3	XS2729244066
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	USD 6.145	USD 3.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Mar-24	25-Mar-24	25-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Mar-44	25-Mar-27	25-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 25, 2027(127.750%)	March 25, 2026(100.000%)	
16	Subsequent call dates, if applicable	March 25, 2028(137.000%), March 25, 2029(146.250%), March 25, 2030(155.500%), March 25, 2031(164.750%), March 25, 2032(174.000%), March 25, 2033(183.250%), March 25, 2034(192.500%), March 25, 2035(201.750%), March 25, 2036(211.000%), March 25, 2037(220.250%), March 25, 2038(229.500%), March 25, 2039(238.750%), March 25, 2040(248.000%), March 25, 2041(257.250%), March 25, 2042(266.500%), March 25, 2043(275.750%)	September 25, 2026(100.000%),	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Float
18	Coupon rate and any related index	9.25% per annum, compounded annually.	5.1%	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)	7800863Y8	7800863Z5	7800864A9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.35	CAD 7.455	CAD 4.619
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Mar-24	26-Mar-24	26-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Mar-34	26-Mar-34	26-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2026(100.00%)	March 26, 2029(100.000%)	March 26, 2029(100.00%)
16	Subsequent call dates, if applicable	March 26, 2027(100.00%), March 26, 2028(100.00%), March 26, 2029(100.00%), March 26, 2030(100.00%), March 26, 2031(100.00%), March 26, 2032(100.00%), March 26, 2033(100.00%)	March 26, 2030(100.000%), March 26, 2031(100.000%), March 26, 2032(100.000%), March 26, 2033(100.000%)	March 26, 2030(100.00%), March 26, 2031(100.00%), March 26, 2032(100.00%), March 26, 2033(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.2%	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)	7800864B7	7800864C5	7800864F8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.455	CAD 15	CAD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Mar-24	26-Mar-24	26-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Mar-34	26-Mar-40	26-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2026(100.00%)	March 26, 2039(178.000%)	March 26, 2026(100.000%)
16	Subsequent call dates, if applicable	March 26, 2027(100.00%), March 26, 2028(100.00%), March 26, 2029(100.00%), March 26, 2030(100.00%), March 26, 2031(100.00%), March 26, 2032(100.00%), March 26, 2033(100.00%),		March 26, 2027(100.000%), March 26, 2028(100.000%), March 26, 2029(100.000%), March 26, 2030(100.000%), March 26, 2031(100.000%), March 26, 2032(100.000%), March 26, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	6%	5.2% per annum, compounded annually.	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729276340	XS2729276779	XS2729276852
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 23	USD 9	USD 9
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Mar-24	27-Mar-24	27-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Mar-35	27-Mar-29	27-Mar-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 8, 2034(100.000%)	March 27, 2027(100.00%)	March 27, 2029(100.00%)
16	Subsequent call dates, if applicable		March 27, 2028(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.7%	5.24%	5.12%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729276936	XS2729277074	78014RUT5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9	USD 9	USD 3.835
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Mar-24	27-Mar-24	28-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Mar-31	27-Mar-31	28-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 27, 2029(100.00%)	March 27, 2030(100.00%)	March 28, 2026(100.000%)
16	Subsequent call dates, if applicable	March 27, 2030(100.00%)		September 28, 2026(100.000%), March 28, 2027(100.000%), September 28, 2027(100.000%), March 28, 2028(100.000%), September 28, 2028(100.000%), March 28, 2029(100.000%), September 28, 2029(100.000%), March 28, 2030(100.000%), September 28, 2030(100.000%), March 28, 2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 28, 2032(100.000%), March 28, 2033(100.000%), September 28, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.22%	5.15%	5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	78014RUX6		78014RVK3
3	Governing law(s) of the instrument	New York		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.429		USD 3.029
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	28-Mar-24		28-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	28-Mar-39		28-Mar-31
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2027(100.00%)		March 28, 2026(100.0%)
16	Subsequent call dates, if applicable	September 28, 2027(100.00%), March 28, 2028(100.00%), September 28, 2028(100.00%), March 28, 2029(100.00%), September 28, 2029(100.00%), March 28, 2030(100.00%), September 28, 2030(100.00%), March 28, 2031(100.00%), September 28, 2031(100.00%), March 28, 2032(100.00%), September 28, 2032(100.00%), March 28, 2033(100.00%), September 28, 2033(100.00%), March 28, 2034(100.00%), September 28, 2034(100.00%), March 28, 2035(100.00%), September 28, 2035(100.00%), March 28, 2036(100.00%), September 28, 2036(100.00%), March 28, 2037(100.00%), September 28, 2037(100.00%), March 28, 2038(100.00%), September 28, 2038(100.00%)		September 28, 2026(100.0%), March 28, 2027(100.0%), September 28, 2027(100.0%), March 28, 2028(100.0%), September 28, 2028(100.0%), March 28, 2029(100.0%), September 28, 2029(100.0%), March 28, 2030(100.0%), September 28, 2030(100.0%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.75%		5.375%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVP2		7800864K7
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5		CAD 5
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	28-Mar-24		28-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	28-Mar-44		28-Mar-36
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2028(100.0%)		March 28, 2028(121.200%)
16	Subsequent call dates, if applicable	June 28, 2028(100.0%), September 28, 2028(100.0%), December 28, 2028(100.0%), March 28, 2029(100.0%), June 28, 2029(100.0%), September 28, 2029(100.0%), December 28, 2029(100.0%), March 28, 2030(100.0%), June 28, 2030(100.0%), September 28, 2030(100.0%), December 28, 2030(100.0%), March 28, 2031(100.0%), June 28, 2031(100.0%), September 28, 2031(100.0%), December 28, 2031(100.0%), March 28, 2032(100.0%), June 28, 2032(100.0%), September 28, 2032(100.0%), December 28, 2032(100.0%), March 28, 2033(100.0%), June 28, 2033(100.0%), September 28, 2033(100.0%), December 28, 2033(100.0%), March 28, 2034(100.0%), June 28, 2034(100.0%), September 28, 2034(100.0%), December 28, 2034(100.0%), March 28, 2035(100.0%), June 28, 2035(100.0%), September 28, 2035(100.0%), December 28, 2035(100.0%), March 28, 2036(100.0%), June 28, 2036(100.0%), September 28, 2036(100.0%), December 28, 2036(100.0%), March 28, 2037(100.0%), June 28, 2037(100.0%), September 28, 2037(100.0%), December 28, 2037(100.0%), March 28, 2038(100.0%), June 28, 2038(100.0%), September 28, 2038(100.0%), December 28, 2038(100.0%), March 28, 2039(100.0%), June 28, 2039(100.0%), September 28, 2039(100.0%), December 28, 2039(100.0%), March 28, 2040(100.0%), June 28, 2040(100.0%), September 28, 2040(100.0%), December 28, 2040(100.0%), March 28, 2041(100.0%), June 28, 2041(100.0%), September 28, 2041(100.0%), December 28, 2041(100.0%), March 28, 2042(100.0%), June 28, 2042(100.0%), September 28, 2042(100.0%), December 28, 2042(100.0%), March 28, 2043(100.0%),		March 28, 2032(142.400%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Zero
18	Coupon rate and any related index	5.625%		5.3% per annum, compounded annually.
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864G6	XS2729248729	7800864M3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	EUR 10	CAD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Mar-24	28-Mar-24	1-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-39	28-Mar-34	1-Apr-43
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2029(100.00%)	March 28, 2026(100.00%)	April 1, 2042(192.700%)
16	Subsequent call dates, if applicable	March 28, 2030(100.00%), March 28, 2031(100.00%), March 28, 2032(100.00%), March 28, 2033(100.00%), March 28, 2034(100.00%), March 28, 2035(100.00%), March 28, 2036(100.00%), March 28, 2037(100.00%), March 28, 2038(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.28%	4.02%	5.15% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864J0	78014RV14	7800864P6
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	USD 40	CAD 3.305
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Apr-24	2-Apr-24	3-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Apr-34	2-Apr-26	3-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 1, 2027(100.000%)		April 3, 2026(100.00%)
16	Subsequent call dates, if applicable	April 1, 2028(100.000%), April 1, 2029(100.000%), April 1, 2030(100.000%), April 1, 2031(100.000%), April 1, 2032(100.000%), April 1, 2033(100.000%)		April 3, 2027(100.00%), April 3, 2028(100.00%), April 3, 2029(100.00%), April 3, 2030(100.00%), April 3, 2031(100.00%), April 3, 2032(100.00%), April 3, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fix-Float	Fixed
18	Coupon rate and any related index	5.1%	Y0.5 : 5.75%. Y0.5 - 2: SOFR, Subject to cap and floor	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 (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864L5	XS2729279799	XS2729261151
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.03	USD 1.6	2.851
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Apr-24	4-Apr-24	5-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Apr-34	4-Apr-39	5-Apr-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 3, 2030(100.00%)	April 4, 2026(100.000%)	April 5, 2027(115.900%)
16	Subsequent call dates, if applicable	April 3, 2031(100.00%), April 3, 2032(100.00%), April 3, 2033(100.00%),	April 4, 2027(107.45%), April 4, 2038(114.90%), April 4, 2029(122.350%), April 4, 2030(129.800%), April 4, 2031(137.250%), April 4, 2032(144.700%), April 4, 2033(152.150%), April 4, 2034(159.600%), April 4, 2035(167.050%), April 4, 2036(174.500%), April 4, 2037(181.950%), April 4, 2038(189.400%), April 4, 2039(196.850%)	April 5, 2028(121.200%), April 5, 2029(126.500%), April 5, 2030(131.800%), April 5, 2031(137.100%), April 5, 2032(142.400%), April 5, 2033(147.700%), April 5, 2034(153.000%), April 5, 2035(158.300%), April 5, 2036(163.600%), April 5, 2037(168.900%), April 5, 2038(174.200%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed-to-Zero	Zero
18	Coupon rate and any related index	5.15%	Y1-2: 7.45%, Y3-15 7.45% per annum, compounded annually.	5.3% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864Q4	7800864R2	7800864S0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.11	CAD 5.099	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Apr-24	9-Apr-24	9-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Apr-34	9-Apr-34	9-Apr-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 9, 2026(100.00%)	April 9, 2026(100.000%)	April 9, 2026(119.000%)
16	Subsequent call dates, if applicable	April 9, 2027(100.00%), April 9, 2028(100.00%), April 9, 2029(100.00%), April 9, 2030(100.00%), April 9, 2031(100.00%), April 9, 2032(100.00%), April 9, 2033(100.00%)	April 9, 2027(100.000%), April 9, 2028(100.000%), April 9, 2029(100.000%), April 9, 2030(100.000%), April 9, 2031(100.000%), April 9, 2032(100.000%), April 9, 2033(100.000%)	April 9, 2027(128.500%), April 9, 2028(138.000%), April 9, 2029(147.500%), April 9, 2030(157.000%), April 9, 2031(166.500%), April 9, 2032(176.000%), April 9, 2033(185.500%), April 9, 2034(195.000%), April 9, 2035(204.500%), April 9, 2036(214.000%), April 9, 2037(223.500%), April 9, 2038(233.000%), April 9, 2039(242.500%), April 9, 2040(252.000%), April 9, 2041(261.500%), April 9, 2042(271.000%), April 9, 2043(280.500%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.55%	5.30%	9.5% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775831782	7800864T8	7800864U5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	CAD 2.5	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Apr-24	10-Apr-24	11-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Apr-29	10-Apr-39	11-Apr-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 9, 2026(111.720%)	April 10, 2030(100.000%)	April 11, 2026(100.00%)
16	Subsequent call dates, if applicable	April 9, 2027(117.580%), April 9, 2028(123.440%)	April 10, 2031(100.000%), April 10, 2032(100.000%), April 10, 2033(100.000%), April 10, 2034(100.000%), April 10, 2035(100.000%), April 10, 2036(100.000%), April 10, 2037(100.000%), April 10, 2038(100.000%)	October 11, 2026(100.00%), April 11, 2027(100.00%), October 11, 2027(100.00%), April 11, 2028(100.00%), October 11, 2028(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.86% per annum, compounded annually.	5.5%	4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVX5		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 4.885		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	11-Apr-24		
12	Perpetual or dated	Dated		
13	Original maturity date	11-Oct-30		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 11, 2029(100.000%)		
16	Subsequent call dates, if applicable	October 11, 2029(100.000%), April 11, 2030(100.000%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864X9	7800864Y7	78014RWF3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 16.127	CAD 2.54	USD 3.137
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Apr-24	15-Apr-24	15-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Apr-34	15-Apr-34	15-Apr-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 15, 2029(100.000%)	April 15, 2029(100.00%)	April 15, 2027(100.00%)
16	Subsequent call dates, if applicable	April 15, 2030(100.000%), April 15, 2031(100.000%), April 15, 2032(100.000%), April 15, 2033(100.000%)	April 15, 2030(100.00%), April 15, 2031(100.00%), April 15, 2032(100.00%), April 15, 2033(100.00%)	October 15, 2027(100.00%), April 15, 2028(100.00%), October 15, 2028(100.00%), April 15, 2029(100.00%), October 15, 2029(100.00%), April 15, 2030(100.00%), October 15, 2030(100.00%), April 15, 2031(100.00%), October 15, 2031(100.00%), April 15, 2032(100.00%), October 15, 2032(100.00%), April 15, 2033(100.00%), October 15, 2033(100.00%), April 15, 2034(100.00%), October 15, 2034(100.00%), April 15, 2035(100.00%), October 15, 2035(100.00%), April 15, 2036(100.00%), October 15, 2036(100.00%), April 15, 2037(100.00%), October 15, 2037(100.00%), April 15, 2038(100.00%), October 15, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.3%	5.15%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RWW2	78014RXT2	78014RXX3
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 1.877	USD 5	USD 11.771
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Apr-24	15-Apr-24	15-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Apr-39	15-Apr-39	15-Apr-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 15, 2029(100.000%)	April 15, 2027(100.00%)	April 15, 2026(100.000%)
16	Subsequent call dates, if applicable	October 15, 2029(100.000%), April 15, 2030(100.000%), October 15, 2030(100.000%), April 15, 2031(100.000%), October 15, 2031(100.000%), April 15, 2032(100.000%), October 15, 2032(100.000%), April 15, 2033(100.000%), October 15, 2033(100.000%), April 15, 2034(100.000%), October 15, 2034(100.000%), April 15, 2035(100.000%), October 15, 2035(100.000%), April 15, 2036(100.000%), October 15, 2036(100.000%), April 15, 2037(100.000%), October 15, 2037(100.000%), April 15, 2038(100.000%), October 15, 2038(100.000%),	July 15, 2027(100.00%), October 15, 2027(100.00%), January 15, 2028(100.00%), April 15, 2028(100.00%), July 15, 2028(100.00%), October 15, 2028(100.00%), January 15, 2029(100.00%), April 15, 2029(100.00%), July 15, 2029(100.00%), October 15, 2029(100.00%), January 15, 2030(100.00%), April 15, 2030(100.00%), July 15, 2030(100.00%), October 15, 2030(100.00%), January 15, 2031(100.00%), April 15, 2031(100.00%), July 15, 2031(100.00%), October 15, 2031(100.00%), January 15, 2032(100.00%), April 15, 2032(100.00%), July 15, 2032(100.00%), October 15, 2032(100.00%), January 15, 2033(100.00%), April 15, 2033(100.00%), July 15, 2033(100.00%), October 15, 2033(100.00%), January 15, 2034(100.00%), April 15, 2034(100.00%), July 15, 2034(100.00%), October 15, 2034(100.00%), January 15, 2035(100.00%), April 15, 2035(100.00%), July 15, 2035(100.00%), October 15, 2035(100.00%), January 15, 2036(100.00%), April 15, 2036(100.00%), July 15, 2036(100.00%), October 15, 2036(100.00%), January 15, 2037(100.00%), April 15, 2037(100.00%), July 15, 2037(100.00%), October 15, 2037(100.00%), January 15, 2038(100.00%), April 15, 2038(100.00%), July 15, 2038(100.00%), October 15, 2038(100.00%), January 15, 2039(100.00%)	July 15, 2026(100.000%), October 15, 2026(100.000%), January 15, 2027(100.000%), April 15, 2027(100.000%), July 15, 2027(100.000%), October 15, 2027(100.000%), January 15, 2028(100.000%), April 15, 2028(100.000%), July 15, 2028(100.000%), October 15, 2028(100.000%), January 15, 2029(100.000%), April 15, 2029(100.000%), July 15, 2029(100.000%), October 15, 2029(100.000%), January 15, 2030(100.000%), April 15, 2030(100.000%), July 15, 2030(100.000%), October 15, 2030(100.000%), January 15, 2031(100.000%), April 15, 2031(100.000%), July 15, 2031(100.000%), October 15, 2031(100.000%), January 15, 2032(100.000%), April 15, 2032(100.000%), July 15, 2032(100.000%), October 15, 2032(100.000%), January 15, 2033(100.000%), April 15, 2033(100.000%), July 15, 2033(100.000%), October 15, 2033(100.000%), January 15, 2034(100.000%), April 15, 2034(100.000%), July 15, 2034(100.000%), October 15, 2034(100.000%), January 15, 2035(100.000%), April 15, 2035(100.000%), July 15, 2035(100.000%), October 15, 2035(100.000%), January 15, 2036(100.000%), April 15, 2036(100.000%), July 15, 2036(100.000%), October 15, 2036(100.000%), January 15, 2037(100.000%), April 15, 2037(100.000%), July 15, 2037(100.000%), October 15, 2037(100.000%), January 15, 2038(100.000%), April 15, 2038(100.000%), July 15, 2038(100.000%), October 15, 2038(100.000%), January 15, 2039(100.000%), October 15, 2039(100.000%),
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float
18	Coupon rate and any related index	5.5%	5.55%	Y1-2: 8.5%, Y3-15 Sofr subject to cap
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	7800864Z4		7800865B6
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.025		CAD 1.35
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	16-Apr-24		16-Apr-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	16-Apr-34		16-Apr-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2026(100.00%)		April 16, 2028(100.00%)
16	Subsequent call dates, if applicable	April 16, 2027(100.00%), April 16, 2028(100.00%), April 16, 2029(100.00%), April 16, 2030(100.00%), April 16, 2031(100.00%), April 16, 2032(100.00%), April 16, 2033(100.00%)		April 16, 2029(100.00%), April 16, 2030(100.00%), April 16, 2031(100.00%), April 16, 2032(100.00%), April 16, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.45%		5.32%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865C4	78014RWP1	78014RWT3
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.35	USD 4.245	USD 2.551
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-24	16-Apr-24	16-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-34	16-Apr-29	16-Apr-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2027(100.000%),	April 16, 2026(100.000%)	April 16, 2026(100.00%)
16	Subsequent call dates, if applicable	April 16, 2028(100.000%), April 16, 2029(100.000%), April 16, 2030(100.000%), April 16, 2031(100.000%), April 16, 2032(100.000%), April 16, 2033(100.000%)	October 16, 2026(100.000%), April 16, 2027(100.000%), October 16, 2027(100.000%), April 16, 2028(100.000%), October 16, 2028(100.000%)	October 16, 2026(100.00%), April 16, 2027(100.00%), October 16, 2027(100.00%), April 16, 2028(100.00%), October 16, 2028(100.00%), April 16, 2029(100.00%), October 16, 2029(100.00%), April 16, 2030(100.00%), October 16, 2030(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.4%	5.1%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYB0	78014RXB1	78014RXK1
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.155	USD 5.992	USD 2.587
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-24	17-Apr-24	17-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-26	17-Apr-34	17-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 17, 2026(100.000%)	April 17, 2029(100.00%)
16	Subsequent call dates, if applicable		October 17, 2026(100.000%), April 17, 2027(100.000%), October 17, 2027(100.000%), April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2029(100.000%), October 17, 2029(100.000%), April 17, 2030(100.000%), October 17, 2030(100.000%), April 17, 2031(100.000%), October 17, 2031(100.000%), April 17, 2032(100.000%), October 17, 2032(100.000%), April 17, 2033(100.000%), October 17, 2033(100.000%)	October 17, 2029(100.00%), April 17, 2030(100.00%), October 17, 2030(100.00%), April 17, 2031(100.00%), October 17, 2031(100.00%), April 17, 2032(100.00%), October 17, 2032(100.00%), April 17, 2033(100.00%), October 17, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	5.4%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXP0	XS2775834885	7800865E0
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4	GBP 1.89	USD 1.53
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Apr-24	19-Apr-24	23-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Apr-44	19-Apr-27	23-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2026(100.00%)	April 19, 2025(104.300%)	April 23, 2027(100.000%)
16	Subsequent call dates, if applicable	October 18, 2026(100.00%), April 18, 2027(100.00%), October 18, 2027(100.00%), April 18, 2028(100.00%), October 18, 2028(100.00%), April 18, 2029(100.00%), October 18, 2029(100.00%), April 18, 2030(100.00%), October 18, 2030(100.00%), April 18, 2031(100.00%), October 18, 2031(100.00%), April 18, 2032(100.00%), October 18, 2032(100.00%), April 18, 2033(100.00%), October 18, 2033(100.00%), April 18, 2034(100.00%), October 18, 2034(100.00%), April 18, 2035(100.00%), October 18, 2035(100.00%), April 18, 2036(100.00%), October 18, 2036(100.00%), April 18, 2037(100.00%), October 18, 2037(100.00%), April 18, 2038(100.00%), October 18, 2038(100.00%), April 18, 2039(100.00%), October 18, 2039(100.00%), April 18, 2040(100.00%), October 18, 2040(100.00%), April 18, 2041(100.00%), October 18, 2041(100.00%), April 18, 2042(100.00%), October 18, 2042(100.00%), April 18, 2043(100.00%), October 18, 2043(100.00%)	April 19, 2026(108.600%)	April 23, 2028(100.000%), April 23, 2029(100.000%), April 23, 2030(100.000%), April 23, 2031(100.000%), April 23, 2032(100.000%), April 23, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	6%	4.3% per annum, compounded annually.	6.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865F7	7800865G5	7800865D2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.475	CAD 2.305	CAD 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Apr-24	23-Apr-24	23-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Apr-34	23-Apr-34	23-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 23, 2027(100.00%)	April 23, 2027(100.00%)	April 23, 2027(100.00%)
16	Subsequent call dates, if applicable	April 23, 2028(100.00%), April 23, 2029(100.00%), April 23, 2030(100.00%), April 23, 2031(100.00%), April 23, 2032(100.00%), April 23, 2033(100.00%)	April 23, 2028(100.00%), April 23, 2029(100.00%), April 23, 2030(100.00%), April 23, 2031(100.00%), April 23, 2032(100.00%), April 23, 2033(100.00%)	April 23, 2028(100.00%), April 23, 2029(100.00%), April 23, 2030(100.00%), April 23, 2031(100.00%), April 23, 2032(100.00%), April 23, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	5.45%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer			Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2775836401
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			24-Apr-24
12	Perpetual or dated			Dated
13	Original maturity date			24-Apr-28
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			April 24, 2025(105.410%)
16	Subsequent call dates, if applicable			April 24, 2026(110.820%), April 24, 2027(116.230%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			5.41% per annum, compounded annually.
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)	7800865K6	7800865L4	XS2775836666
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 1.123	EUR 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-24	24-Apr-24	26-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-34	24-Apr-34	26-Apr-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 24, 2027(100.000%)	April 24, 2029(100.00%)	April 26, 2031(100.000%)
16	Subsequent call dates, if applicable	April 24, 2028(100.000%), April 24, 2029(100.000%), April 24, 2030(100.000%), April 24, 2031(100.000%), April 24, 2032(100.000%), April 24, 2033(100.000%)	April 24, 2030(100.00%), April 24, 2031(100.00%), April 24, 2032(100.00%), April 24, 2033(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.2%	5.25%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)		78014RYF1	78014RYK0
3	Governing law(s) of the instrument		New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	Contractual
Regulatory treatment				
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory 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 3.173	USD 18.554
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		29-Apr-24	29-Apr-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		29-Oct-30	29-Apr-39
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 29, 2029(100.00%)	April 29, 2028(100.000%)
16	Subsequent call dates, if applicable		October 29, 2029(100.00%), April 29, 2030(100.00%)	October 29, 2028(100.000%), April 29, 2029(100.000%), October 29, 2029(100.000%), April 29, 2030(100.000%), October 29, 2030(100.000%), April 29, 2031(100.000%), October 29, 2031(100.000%), April 29, 2032(100.000%), October 29, 2032(100.000%), April 29, 2033(100.000%), October 29, 2033(100.000%), April 29, 2034(100.000%), October 29, 2034(100.000%), April 29, 2035(100.000%), October 29, 2035(100.000%), April 29, 2036(100.000%), October 29, 2036(100.000%), April 29, 2037(100.000%), October 29, 2037(100.000%), April 29, 2038(100.000%), October 29, 2038(100.000%),
Coupons/dividends				
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.25%	6%
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)			7800865P5
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 1.915
10	Accounting classification			Liability - fair value option
11	Original date of issuance			30-Apr-24
12	Perpetual or dated			Dated
13	Original maturity date			30-Apr-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			April 30, 2026(100.000%)
16	Subsequent call dates, if applicable			April 30, 2027(100.000%), April 30, 2028(100.000%), April 30, 2029(100.000%), April 30, 2030(100.000%), April 30, 2031(100.000%), April 30, 2032(100.000%), April 30, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.5%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865Q3	7800865T7	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 2.696	USD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Apr-24	30-Apr-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Apr-34	30-Apr-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 30, 2026(100.000%)	April 30, 2027(105.950%)	
16	Subsequent call dates, if applicable	April 30, 2027(100.000%), April 30, 2028(100.000%), April 30, 2029(100.000%), April 30, 2030(100.000%), April 30, 2031(100.000%), April 30, 2032(100.000%), April 30, 2033(100.000%),	October 30, 2027(105.950%), April 30, 2028(105.950%), October 30, 2028(105.950%), April 30, 2029(105.950%), October 30, 2029(105.950%), April 30, 2030(105.950%), October 30, 2030(105.950%), April 30, 2031(105.950%), October 30, 2031(105.950%), April 30, 2032(105.950%), October 30, 2032(105.950%), April 30, 2033(105.950%), October 30, 2033(105.950%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.3%	5.95%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYP9	78014RYT1	78014RYX2
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.346	USD 4.498	USD 4.79
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-24	30-Apr-24	30-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-26	30-Apr-29	28-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 30, 2026(100.000%)	April 30, 2026(100.000%)
16	Subsequent call dates, if applicable		October 30, 2026(100.000%), April 30, 2027(100.000%), October 30, 2027(100.000%), April 30, 2028(100.000%), October 30, 2028(100.000%)	October 30, 2026(100.000%), April 30, 2027(100.000%), October 30, 2027(100.000%), April 30, 2028(100.000%), October 30, 2028(100.000%), April 30, 2029(100.000%), October 30, 2029(100.000%), April 30, 2030(100.000%), October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), October 30, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fix-Float	Fixed	Fixed
18	Coupon rate and any related index	Y0.5: 6%, Y0.5 - 3: SOFR, Subject to cap and floor	5.6%	6%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865R1	7800865S9	7800864N1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 50	CAD 50	CAD 3.305
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-24	30-Apr-24	3-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-39	30-Apr-34	3-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 30, 2029(100.00%)	April 30, 2026(100.000%)	April 3, 2026(100.000%)
16	Subsequent call dates, if applicable	April 30, 2030(100.00%), April 30, 2031(100.00%), April 30, 2032(100.00%), April 30, 2033(100.00%), April 30, 2034(100.00%), April 30, 2035(100.00%), April 30, 2036(100.00%), April 30, 2037(100.00%), April 30, 2038(100.00%)	April 30, 2027(100.000%), April 30, 2028(100.000%), April 30, 2029(100.000%), April 30, 2030(100.000%), April 30, 2031(100.000%), April 30, 2032(100.000%), April 30, 2033(100.000%)	April 3, 2027(100.000%), April 3, 2028(100.000%), April 3, 2029(100.000%), April 3, 2030(100.000%), April 3, 2031(100.000%), April 3, 2032(100.000%), April 3, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	7%	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer		Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		7800865V2	XS2775840262
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1	AUD 4.6
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		3-May-24	3-May-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		3-May-34	3-May-44
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		May 3, 2027(100.00%)	May 3, 2025(111.650%)
16	Subsequent call dates, if applicable		November 3, 2027(100.00%), May 3, 2028(100.00%), November 3, 2028(100.00%), May 3, 2029(100.00%), November 3, 2029(100.00%), May 3, 2030(100.00%), November 3, 2030(100.00%), May 3, 2031(100.00%), November 3, 2031(100.00%), May 3, 2032(100.00%), November 3, 2032(100.00%), May 3, 2033(100.00%), November 3, 2033(100.00%)	May 3, 2026(123.300%), May 3, 2027(134.950%), May 3, 2028(146.600%), May 3, 2029(158.250%), May 3, 2030(169.900%), May 3, 2031(181.550%), May 3, 2032(193.200%), May 3, 2033(204.850%), May 3, 2034(216.500%), May 3, 2035(228.150%), May 3, 2036(239.800%), May 3, 2037(251.450%), May 3, 2038(263.100%), May 3, 2039(274.750%), May 3, 2040(286.400%), May 3, 2041(298.050%), May 3, 2042(309.700%), May 3, 2043(321.350%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Zero
18	Coupon rate and any related index		6.18%	11.65% per annum, compounded annually.
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		No	No
22	Noncumulative or cumulative		Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion		N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism		N/A	N/A
34a	Type of subordination		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated
36	Non-compliant transitioned features		No	No
37	If yes, specify non-compliant features		N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865W0	7800865Y6	7800865Z3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5.8	CAD 2.98	CAD 11.319
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-May-24	7-May-24	7-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-May-34	7-May-34	7-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 6, 2028(100.00%)	May 7, 2029(100.00%)	May 7, 2029(100.00%)
16	Subsequent call dates, if applicable	May 6, 2029(100.00%), May 6, 2030(100.00%), May 6, 2031(100.00%), May 6, 2032(100.00%), May 6, 2033(100.00%)	May 7, 2030(100.00%), May 7, 2031(100.00%), May 7, 2032(100.00%), May 7, 2033(100.00%)	May 7, 2030(100.00%), May 7, 2031(100.00%), May 7, 2032(100.00%), May 7, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.18%	5.35%	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866A7	7800866B5	7800866C3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.373	CAD 0.365	USD 1.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-May-24	7-May-24	10-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-May-34	7-May-34	10-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 7, 2025(106.750%)	May 7, 2025(106.500%)	May 10, 2025(100.000%)
16	Subsequent call dates, if applicable	May 7, 2026(113.500%), May 7, 2027(120.250%), May 7, 2028(127.000%), May 7, 2029(133.750%), May 7, 2030(140.500%), May 7, 2031(147.250%), May 7, 2032(154.000%), May 7, 2033(160.750%)	May 7, 2026(113.000%), May 7, 2027(119.500%), May 7, 2028(126.000%), May 7, 2029(132.500%), May 7, 2030(139.000%), May 7, 2031(145.500%), May 7, 2032(152.000%), May 7, 2033(158.500%)	May 10, 2026(100.000%), May 10, 2027(100.000%), May 10, 2028(100.000%), May 10, 2029(100.000%), May 10, 2030(100.000%), May 10, 2031(100.000%), May 10, 2032(100.000%), May 10, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	6.75% per annum, compounded annually.	6.5% per annum, compounded annually.	5.9%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775818250	78014RRL6	7800865X8
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.568	USD 3	CAD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-May-24	13-May-24	14-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-May-39	13-May-39	14-May-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 10, 2025(100.00%)	May 13, 2027(100.000%)	May 14, 2026(100.00%)
16	Subsequent call dates, if applicable	May 10, 2026(100.00%), May 10, 2027(100.00%), May 10, 2028(100.00%), May 10, 2029(100.00%), May 10, 2030(100.00%), May 10, 2031(100.00%), May 10, 2032(100.00%), May 10, 2033(100.00%), May 10, 2034(100.00%), May 10, 2035(100.00%), May 10, 2036(100.00%), May 10, 2037(100.00%), May 10, 2038(100.00%)	August 13, 2027(100.000%), November 13, 2027(100.000%), February 13, 2028(100.000%), May 13, 2028(100.000%), August 13, 2028(100.000%), November 13, 2028(100.000%), February 13, 2029(100.000%), May 13, 2029(100.000%), August 13, 2029(100.000%), November 13, 2029(100.000%), February 13, 2030(100.000%), May 13, 2030(100.000%), August 13, 2030(100.000%), November 13, 2030(100.000%), February 13, 2031(100.000%), May 13, 2031(100.000%), August 13, 2031(100.000%), November 13, 2031(100.000%), February 13, 2032(100.000%), May 13, 2032(100.000%), August 13, 2032(100.000%), November 13, 2032(100.000%), February 13, 2033(100.000%), May 13, 2033(100.000%), August 13, 2033(100.000%), November 13, 2033(100.000%), February 13, 2034(100.000%), May 13, 2034(100.000%), August 13, 2034(100.000%), November 13, 2034(100.000%), February 13, 2035(100.000%), May 13, 2035(100.000%), August 13, 2035(100.000%), November 13, 2035(100.000%), February 13, 2036(100.000%), May 13, 2036(100.000%), August 13, 2036(100.000%), November 13, 2036(100.000%), February 13, 2037(100.000%), May 13, 2037(100.000%), August 13, 2037(100.000%), November 13, 2037(100.000%), February 13, 2038(100.000%), May 13, 2038(100.000%), August 13, 2038(100.000%), November 13, 2038(100.000%), February 13, 2039(100.000%)	November 14, 2026(100.00%), May 14, 2027(100.00%), November 14, 2027(100.00%), May 14, 2028(100.00%), November 14, 2028(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.55%	6%	4.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866D1	7800866E9	7800866F6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.883	USD 0.765	CAD 1.13
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-May-24	14-May-24	14-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-May-34	14-May-34	14-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 14, 2026(100.000%)	May 14, 2026(100.00%)	May 14, 2026(100.00%)
16	Subsequent call dates, if applicable	May 14, 2027(100.000%), May 14, 2028(100.000%), May 14, 2029(100.000%), May 14, 2030(100.000%), May 14, 2031(100.000%), May 14, 2032(100.000%), May 14, 2033(100.000%)	May 14, 2027(100.00%), May 14, 2028(100.00%), May 14, 2029(100.00%), May 14, 2030(100.00%), May 14, 2031(100.00%), May 14, 2032(100.00%), May 14, 2033(100.00%)	May 14, 2027(100.00%), May 14, 2028(100.00%), May 14, 2029(100.00%), May 14, 2030(100.00%), May 14, 2031(100.00%), May 14, 2032(100.00%), May 14, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.1%	6.05%	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866G4		78014RRU6
3	Governing law(s) of the instrument	Province of Ontario		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.75		USD 10.81
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	14-May-24		15-May-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	14-May-34		15-May-36
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	May 14, 2026(100.00%)		May 15, 2026(100.00%)
16	Subsequent call dates, if applicable	May 14, 2027(100.00%), May 14, 2028(100.00%), May 14, 2029(100.00%), May 14, 2030(100.00%), May 14, 2031(100.00%), May 14, 2032(100.00%), May 14, 2033(100.00%)		November 15, 2026(100.00%), May 15, 2027(100.00%), November 15, 2027(100.00%), May 15, 2028(100.00%), November 15, 2028(100.00%), May 15, 2029(100.00%), November 15, 2029(100.00%), May 15, 2030(100.00%), November 15, 2030(100.00%), May 15, 2031(100.00%), November 15, 2031(100.00%), May 15, 2032(100.00%), November 15, 2032(100.00%), May 15, 2033(100.00%), November 15, 2033(100.00%), May 15, 2034(100.00%), November 15, 2034(100.00%), May 15, 2035(100.00%), November 15, 2035(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.75%		6.05%
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	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRY8	78014RSC5	7800866H2
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15.024	USD 2.375	CAD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-May-24	15-May-24	16-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-May-29	15-May-34	16-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 15, 2025(100.00%)	May 15, 2029(100.00%)	May 16, 2026(113.000%)
16	Subsequent call dates, if applicable	May 15, 2026(100.00%), November 15, 2026(100.00%), May 15, 2027(100.00%), November 15, 2027(100.00%), May 15, 2028(100.00%), November 15, 2028(100.00%)	November 15, 2029(100.00%), May 15, 2030(100.00%), November 15, 2030(100.00%), May 15, 2031(100.00%), November 15, 2031(100.00%), May 15, 2032(100.00%), November 15, 2032(100.00%), May 15, 2033(100.00%), November 15, 2033(100.00%)	May 16, 2027(119.500%), May 16, 2028(126.000%), May 16, 2029(132.500%), May 16, 2030(139.000%), May 16, 2031(145.500%), May 16, 2032(152.000%), May 16, 2033(158.500%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.65%	5.75%	6.5% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS2775819811		78014RSG6
3	Governing law(s) of the instrument	Province of Ontario		New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2		USD 12.697
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	16-May-24		17-May-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	16-May-29		17-May-39
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			May 17, 2028(100.00%)
16	Subsequent call dates, if applicable			November 17, 2028(100.00%), May 17, 2029(100.00%), November 17, 2029(100.00%), May 17, 2030(100.00%), November 17, 2030(100.00%), May 17, 2031(100.00%), November 17, 2031(100.00%), May 17, 2032(100.00%), November 17, 2032(100.00%), May 17, 2033(100.00%), November 17, 2033(100.00%), May 17, 2034(100.00%), November 17, 2034(100.00%), May 17, 2035(100.00%), November 17, 2035(100.00%), May 17, 2036(100.00%), November 17, 2036(100.00%), May 17, 2037(100.00%), November 17, 2037(100.00%), May 17, 2038(100.00%), November 17, 2038(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor		6%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775849644	XS2775849727	XS2775813459
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.8	USD 1.5	EUR 1.75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-May-24	17-May-24	20-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-May-27	17-May-29	20-May-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 27, 2026(100.00%)	May 17, 2027(100.00%)	May 20, 2028(121.880%)
16	Subsequent call dates, if applicable		May 17, 2028(100.00%)	May 20, 2029(127.350%), May 20, 2030(132.820%), May 20, 2031(138.290%), May 20, 2032(143.760%), May 20, 2033(149.230%), May 20, 2034(154.700%), May 20, 2035(160.170%), May 20, 2036(165.640%), May 20, 2037(171.110%), May 20, 2038(176.580%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.3%	5.41%	5.47% per annum, compounded annually
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	7800866K5	7800866L3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 4.245	CAD 1.18	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-May-24	22-May-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	22-May-34	22-May-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 22, 2027(100.00%)	May 22, 2027(100.00%)	
16	Subsequent call dates, if applicable	May 22, 2028(100.00%), May 22, 2029(100.00%), May 22, 2030(100.00%), May 22, 2031(100.00%), May 22, 2032(100.00%), May 22, 2033(100.00%)	May 22, 2028(100.00%), May 22, 2029(100.00%), May 22, 2030(100.00%), May 22, 2031(100.00%), May 22, 2032(100.00%), May 22, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5%	5.2%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM005AEJ57	7800866M1	7800866N9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 30	USD 0.885	CAD 1.736
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-May-24	28-May-24	28-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-May-49	28-May-34	28-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 24, 2028(100.00%)	May 28, 2026(100.00%)	May 28, 2026(100.000%)
16	Subsequent call dates, if applicable	May 24, 2029(100.00%), May 24, 2030(100.00%), May 24, 2031(100.00%), May 24, 2032(100.00%), May 24, 2033(100.00%), May 24, 2034(100.00%), May 24, 2035(100.00%), May 24, 2036(100.00%), May 24, 2037(100.00%), May 24, 2038(100.00%), May 24, 2039(100.00%), May 24, 2040(100.00%), May 24, 2041(100.00%), May 24, 2042(100.00%), May 24, 2043(100.00%), May 24, 2044(100.00%), May 24, 2045(100.00%), May 24, 2046(100.00%), May 24, 2047(100.00%), May 24, 2048(100.00%)	May 28, 2027(100.00%), May 28, 2028(100.00%), May 28, 2029(100.00%), May 28, 2030(100.00%), May 28, 2031(100.00%), May 28, 2032(100.00%), May 28, 2033(100.00%)	May 28, 2027(100.000%), May 28, 2028(100.000%), May 28, 2029(100.000%), May 28, 2030(100.000%), May 28, 2031(100.000%), May 28, 2032(100.000%), May 28, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.55%	5.65%	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866P4	7800866Q2	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 0.735	USD 0.82	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-May-24	28-May-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	28-May-34	28-May-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 28, 2026(100.00%)	May 28, 2026(100.00%)	
16	Subsequent call dates, if applicable	May 28, 2027(100.00%), May 28, 2028(100.00%), May 28, 2029(100.00%), May 28, 2030(100.00%), May 28, 2031(100.00%), May 28, 2032(100.00%), May 28, 2033(100.00%)	May 28, 2027(100.00%), May 28, 2028(100.00%), May 28, 2029(100.00%), May 28, 2030(100.00%), May 28, 2031(100.00%), May 28, 2032(100.00%), May 28, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5%	5.9%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866R0	78014RSQ4	78014RSU5
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	USD 1.205	USD 0.9
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-May-24	30-May-24	30-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-May-34	30-May-29	30-May-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 30, 2027(119.050%)	May 30, 2027(100.000%)	May 30, 2026(100.000%)
16	Subsequent call dates, if applicable	May 30, 2028(125.400%), May 30, 2029(131.750%), May 30, 2030(138.100%), May 30, 2031(144.450%), May 30, 2032(150.800%), May 30, 2033(157.150%)	November 30, 2027(100.000%), May 30, 2028(100.000%), November 30, 2028(100.000%)	November 30, 2026(100.000%), May 30, 2027(100.000%), November 30, 2027(100.000%), May 30, 2028(100.000%), November 30, 2028(100.000%), May 30, 2029(100.000%), November 30, 2029(100.000%), May 30, 2030(100.000%), November 30, 2030(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.35% per annum, compounded annually.	5.1%	5.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSY7	78014RTC4	XS2775826865
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.141	USD 30	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-May-24	30-May-24	30-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-May-34	30-May-29	30-May-26
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	May 30, 2026(100.00%)		
16	Subsequent call dates, if applicable	November 30, 2026(100.00%), May 30, 2027(100.00%), November 30, 2027(100.00%), May 30, 2028(100.00%), November 30, 2028(100.00%), May 30, 2029(100.00%), November 30, 2029(100.00%), May 30, 2030(100.00%), November 30, 2030(100.00%), May 30, 2031(100.00%), November 30, 2031(100.00%), May 30, 2032(100.00%), November 30, 2032(100.00%), May 30, 2033(100.00%), November 30, 2033(100.00%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index	5.5%	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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866T6	7800866U3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.372	CAD 0.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	4-Jun-24	4-Jun-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	4-Jun-34	4-Jun-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 4, 2029(100.00%)	June 4, 2029(100.00%)	
16	Subsequent call dates, if applicable	June 4, 2030(100.00%), June 4, 2031(100.00%), June 4, 2032(100.00%), June 4, 2033(100.00%),	June 4, 2030(100.00%), June 4, 2031(100.00%), June 4, 2032(100.00%), June 4, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.1%	4.95%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866V1	7800866W9	7800866X7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.629	CAD 0.3	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Jun-24	4-Jun-24	4-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Jun-34	4-Jun-34	4-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 4, 2025(106.200%)	June 4, 2025(106.450%)	June 4, 2026(100.00%)
16	Subsequent call dates, if applicable	June 4, 2026(112.400%), June 4, 2027(118.600%), June 4, 2028(124.800%), June 4, 2029(131.000%), June 4, 2030(137.200%), June 4, 2031(143.400%), June 4, 2032(149.600%), June 4, 2033(155.800%)	June 4, 2026(112.900%), June 4, 2027(119.350%), June 4, 2028(125.800%), June 4, 2029(132.250%), June 4, 2030(138.700%), June 4, 2031(145.150%), June 4, 2032(151.600%), June 4, 2033(158.050%)	June 4, 2027(100.00%), June 4, 2028(100.00%), June 4, 2029(100.00%), June 4, 2030(100.00%), June 4, 2031(100.00%), June 4, 2032(100.00%), June 4, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	6.2% per annum, compounded annually.	6.45% per annum, compounded annually.	5.74%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	78014RTG5		7800866Y5
3	Governing law(s) of the instrument	New York		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20		CAD 10
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	5-Jun-24		7-Jun-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	5-Jun-29		7-Jun-39
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			June 7, 2032(100.00%)
16	Subsequent call dates, if applicable			June 7, 2033(100.00%), June 7, 2034(100.00%), June 7, 2035(100.00%), June 7, 2036(100.00%), June 7, 2037(100.00%), June 7, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor		4.91%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866Z2	7800867A6	7800867B4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 8	CAD 10	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Jun-24	7-Jun-24	7-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jun-37	7-Jun-36	7-Jun-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 7, 2029(100.00%)	June 7, 2032(100.00%)	June 7, 2029(100.00%)
16	Subsequent call dates, if applicable	June 7, 2030(100.00%), June 7, 2031(100.00%), June 7, 2032(100.00%), June 7, 2033(100.00%), June 7, 2034(100.00%), June 7, 2035(100.00%), June 7, 2036(100.00%)	June 7, 2033(100.00%), June 7, 2034(100.00%), June 7, 2035(100.00%)	June 7, 2030(100.00%), June 7, 2031(100.00%), June 7, 2032(100.00%), June 7, 2033(100.00%), June 7, 2034(100.00%), June 7, 2035(100.00%), June 7, 2036(100.00%), June 7, 2037(100.00%), June 7, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.82%	5.06%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867C2	XS2775831949	7800867E8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10	EUR 0.6	CAD 0.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Jun-24	11-Jun-24	12-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jun-37	11-Jun-34	12-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 7, 2032(100.00%)	June 11, 2026(109.440%)	June 12, 2026(100.00%)
16	Subsequent call dates, if applicable	June 7, 2033(100.00%), June 7, 2034(100.00%), June 7, 2035(100.00%), June 7, 2036(100.00%)	June 11, 2027(114.160%), June 11, 2028(118.880%), June 11, 2029(123.600%), June 11, 2030(128.320%), June 11, 2031(133.040%), June 11, 2032(137.760%), June 11, 2033(142.480%),	June 12, 2027(100.00%), June 12, 2028(100.00%), June 12, 2029(100.00%), June 12, 2030(100.00%), June 12, 2031(100.00%), June 12, 2032(100.00%), June 12, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	4.85%	4.72% per annum, compounded annually.	4.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867F5	7800867D0	78014RTQ3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.5	CAD 15	USD 0.98
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Jun-24	13-Jun-24	13-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Jun-34	13-Jun-36	13-Jun-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 12, 2026(100.00%)	June 13, 2026(113.300%)	June 13, 2026(100.000%)
16	Subsequent call dates, if applicable	June 12, 2027(100.00%), June 12, 2028(100.00%), June 12, 2029(100.00%), June 12, 2030(100.00%), June 12, 2031(100.00%), June 12, 2032(100.00%), June 12, 2033(100.00%)	June 13, 2027(119.950%), June 13, 2028(126.600%), June 13, 2029(133.250%), June 13, 2030(139.900%), June 13, 2031(146.550%), June 13, 2032(153.200%), June 13, 2033(159.850%),	December 13, 2026(100.000%), June 13, 2027(100.000%), December 13, 2027(100.000%), June 13, 2028(100.000%), December 13, 2028(100.000%), June 13, 2029(100.000%), December 13, 2029(100.000%), June 13, 2030(100.000%), December 13, 2030(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.05%	6.65% per annum, compounded annually.	5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819142949	XS2819149878	XS2819149951
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	USD 2.425	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-24	13-Jun-24	13-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Jun-34	13-Jun-31	13-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 13, 2026(100.00%)	June 13, 2026(112.100%)	June 13, 2026(113.700%)
16	Subsequent call dates, if applicable	June 13, 2027(100.00%), June 13, 2028(100.00%), June 13, 2029(100.00%), June 13, 2030(100.00%), June 13, 2031(100.00%), June 13, 2032(100.00%), June 13, 2033(100.00%)	December 13, 2026(115.130%), June 13, 2027(118.150%), December 13, 2027(121.180%), June 13, 2028(124.200%), December 13, 2028(127.230%), June 13, 2029(130.250%), December 13, 2029(133.280%), June 13, 2030(136.300%), December 13, 2030(139.330%)	December 13, 2026(117.130%), June 13, 2027(120.550%), December 13, 2027(123.980%), June 13, 2028(127.400%), December 13, 2028(130.830%), June 13, 2029(134.250%), December 13, 2029(137.680%), June 13, 2030(141.100%), December 13, 2030(144.530%), June 13, 2031(147.950%), December 13, 2031(151.380%), June 13, 2032(154.800%), December 13, 2032(158.230%), June 13, 2033(161.650%), December 13, 2033(165.080%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero
18	Coupon rate and any related index	5.55%	6.05% per annum, compounded annually.	6.85% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTL4	78014RTU4	7800867H1
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.842	USD 1.545	USD 4.762
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Jun-24	14-Jun-24	20-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Jun-29	14-Jun-34	20-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 14, 2026(100.00%)	June 14, 2026(100.00%)	June 20, 2026(100.00%)
16	Subsequent call dates, if applicable	December 14, 2026(100.00%), June 14, 2027(100.00%), December 14, 2027(100.00%), June 14, 2028(100.00%), December 14, 2028(100.00%)	December 14, 2026(100.00%), June 14, 2027(100.00%), December 14, 2027(100.00%), June 14, 2028(100.00%), December 14, 2028(100.00%), June 14, 2029(100.00%), December 14, 2029(100.00%), June 14, 2030(100.00%), December 14, 2030(100.00%), June 14, 2031(100.00%), December 14, 2031(100.00%), June 14, 2032(100.00%), December 14, 2032(100.00%), June 14, 2033(100.00%), December 14, 2033(100.00%)	June 20, 2027(100.00%), June 20, 2028(100.00%), June 20, 2029(100.00%), June 20, 2030(100.00%), June 20, 2031(100.00%), June 20, 2032(100.00%), June 20, 2033(100.00%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.4%	5.65%	5.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867J7	XS2819149522	7800867N8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.687	USD 1	CAD 5.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Jun-24	20-Jun-24	21-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Jun-34	20-Jun-29	21-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 20, 2026(100.00%)		June 21, 2027(100.00%)
16	Subsequent call dates, if applicable	June 20, 2027(100.00%), June 20, 2028(100.00%), June 20, 2029(100.00%), June 20, 2030(100.00%), June 20, 2031(100.00%), June 20, 2032(100.00%), June 20, 2033(100.00%),		June 21, 2028(100.00%), June 21, 2029(100.00%), June 21, 2030(100.00%), June 21, 2031(100.00%), June 21, 2032(100.00%), June 21, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	5.55%	SOFR, Subject to cap and floor	4.67%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	7800867P3	7800867Q1	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 0.998	CAD 2.807	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	25-Jun-24	25-Jun-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	25-Jun-34	25-Jun-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 25, 2029(100.00%)	June 25, 2029(100.00%)	
16	Subsequent call dates, if applicable	June 25, 2030(100.00%), June 25, 2031(100.00%), June 25, 2032(100.00%), June 25, 2033(100.00%)	June 25, 2030(100.00%), June 25, 2031(100.00%), June 25, 2032(100.00%), June 25, 2033(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.55%	4.75%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819153714	7800867K4	7800867M0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.495	CAD 6	CAD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Jun-24	27-Jun-24	27-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Jun-27	27-Jun-39	27-Jun-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		June 27, 2029(100.00%)	June 27, 2029(100.00%)
16	Subsequent call dates, if applicable		December 27, 2029(100.00%), June 27, 2030(100.00%), December 27, 2030(100.00%), June 27, 2031(100.00%), December 27, 2031(100.00%), June 27, 2032(100.00%), December 27, 2032(100.00%), June 27, 2033(100.00%), December 27, 2033(100.00%), June 27, 2034(100.00%), December 27, 2034(100.00%), June 27, 2035(100.00%), December 27, 2035(100.00%), June 27, 2036(100.00%), December 27, 2036(100.00%), June 27, 2037(100.00%), December 27, 2037(100.00%), June 27, 2038(100.00%), December 27, 2038(100.00%)	December 27, 2029(100.00%), June 27, 2030(100.00%), December 27, 2030(100.00%), June 27, 2031(100.00%), December 27, 2031(100.00%), June 27, 2032(100.00%), December 27, 2032(100.00%), June 27, 2033(100.00%), December 27, 2033(100.00%), June 27, 2034(100.00%), December 27, 2034(100.00%), June 27, 2035(100.00%), December 27, 2035(100.00%), June 27, 2036(100.00%), December 27, 2036(100.00%), June 27, 2037(100.00%), December 27, 2037(100.00%), June 27, 2038(100.00%), December 27, 2038(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	5.05%	4.78%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUC2	78014RUG3	78014RUL2
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.331	USD 1.793	USD 1.187
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Jun-24	28-Jun-24	28-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-27	28-Jun-29	28-Jun-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 28, 2026(100.00%)	June 28, 2026(100.00%)	June 28, 2028(100.00%)
16	Subsequent call dates, if applicable	December 28, 2026(100.00%)	December 28, 2026(100.00%), June 28, 2027(100.00%), December 28, 2027(100.00%), June 28, 2028(100.00%), December 28, 2028(100.00%)	December 28, 2028(100.00%), June 28, 2029(100.00%), December 28, 2029(100.00%), June 28, 2030(100.00%), December 28, 2030(100.00%), June 28, 2031(100.00%), December 28, 2031(100.00%), June 28, 2032(100.00%), December 28, 2032(100.00%), June 28, 2033(100.00%), December 28, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	5.1%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUQ1	78014RUU2	
3	Governing law(s) of the instrument	New York	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.619	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Jun-24	1-Jul-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	28-Jun-36	1-Jul-44	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 28, 2027(100.00%)	July 1, 2028(100.00%)	
16	Subsequent call dates, if applicable	December 28, 2027(100.00%), June 28, 2028(100.00%), December 28, 2028(100.00%), June 28, 2029(100.00%), December 28, 2029(100.00%), June 28, 2030(100.00%), December 28, 2030(100.00%), June 28, 2031(100.00%), December 28, 2031(100.00%), June 28, 2032(100.00%), December 28, 2032(100.00%), June 28, 2033(100.00%), December 28, 2033(100.00%), June 28, 2034(100.00%), December 28, 2034(100.00%), June 28, 2035(100.00%), December 28, 2035(100.00%)	October 1, 2028(100.00%), January 1, 2029(100.00%), April 1, 2029(100.00%), July 1, 2029(100.00%), October 1, 2029(100.00%), January 1, 2030(100.00%), April 1, 2030(100.00%), July 1, 2030(100.00%), October 1, 2030(100.00%), January 1, 2031(100.00%), April 1, 2031(100.00%), July 1, 2031(100.00%), October 1, 2031(100.00%), January 1, 2032(100.00%), April 1, 2032(100.00%), July 1, 2032(100.00%), October 1, 2032(100.00%), January 1, 2033(100.00%), April 1, 2033(100.00%), July 1, 2033(100.00%), October 1, 2033(100.00%), January 1, 2034(100.00%), April 1, 2034(100.00%), July 1, 2034(100.00%), October 1, 2034(100.00%), January 1, 2035(100.00%), April 1, 2035(100.00%), July 1, 2035(100.00%), October 1, 2035(100.00%), January 1, 2036(100.00%), April 1, 2036(100.00%), July 1, 2036(100.00%), October 1, 2036(100.00%), January 1, 2037(100.00%), April 1, 2037(100.00%), July 1, 2037(100.00%), October 1, 2037(100.00%), January 1, 2038(100.00%), April 1, 2038(100.00%), July 1, 2038(100.00%), October 1, 2038(100.00%), January 1, 2039(100.00%), April 1, 2039(100.00%), July 1, 2039(100.00%), October 1, 2039(100.00%), January 1, 2040(100.00%), April 1, 2040(100.00%), July 1, 2040(100.00%), October 1, 2040(100.00%), January 1, 2041(100.00%), April 1, 2041(100.00%), July 1, 2041(100.00%), October 1, 2041(100.00%), January 1, 2042(100.00%), April 1, 2042(100.00%), July 1, 2042(100.00%), October 1, 2042(100.00%), January 1, 2043(100.00%), April 1, 2043(100.00%), July 1, 2043(100.00%), October 1,	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.4%	5.55%	
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	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867R9	7800867S7	7800867T5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.218	CAD 2.125	CAD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jul-24	2-Jul-24	9-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Jul-34	2-Jul-34	9-Jul-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 2, 2027(100.00%)	July 2, 2027(100.00%)	July 9, 2026(111.300%)
16	Subsequent call dates, if applicable	July 2, 2028(100.00%), July 2, 2029(100.00%), July 2, 2030(100.00%), July 2, 2031(100.00%), July 2, 2032(100.00%), July 2, 2033(100.00%),	July 2, 2028(100.00%), July 2, 2029(100.00%), July 2, 2030(100.00%), July 2, 2031(100.00%), July 2, 2032(100.00%), July 2, 2033(100.00%),	July 9, 2027(116.950%), July 9, 2028(122.600%), July 9, 2029(128.250%), July 9, 2030(133.900%), July 9, 2031(139.550%), July 9, 2032(145.200%), July 9, 2033(150.850%), July 9, 2034(156.500%), July 9, 2035(162.150%), July 9, 2036(167.800%), July 9, 2037(173.450%), July 9, 2038(179.100%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.05%	4.85%	5.65% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867U2	7800867V0	7800867Y4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 6.242	CAD 1.141	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Jul-24	10-Jul-24	12-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Jul-34	10-Jul-34	12-Jul-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 10, 2026(100.00%)	July 10, 2026(100.00%)	July 12, 2030(100.00%)
16	Subsequent call dates, if applicable	July 10, 2027(100.00%), July 10, 2028(100.00%), July 10, 2029(100.00%), July 10, 2030(100.00%), July 10, 2031(100.00%), July 10, 2032(100.00%), July 10, 2033(100.00%)	July 10, 2027(100.00%), July 10, 2028(100.00%), July 10, 2029(100.00%), July 10, 2030(100.00%), July 10, 2031(100.00%), July 10, 2032(100.00%), July 10, 2033(100.00%)	July 12, 2031(100.00%), July 12, 2032(100.00%), July 12, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5%	4.94%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	7800867Z1	7800868A5	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1	CAD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Jul-24	12-Jul-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	12-Jul-34	12-Jul-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 12, 2028(100.000%)	July 12, 2029(100.00%)	
16	Subsequent call dates, if applicable	July 12, 2029(100.000%), July 12, 2030(100.000%), July 12, 2031(100.000%), July 12, 2032(100.000%), July 12, 2033(100.000%)	July 12, 2030(100.00%), July 12, 2031(100.00%), July 12, 2032(100.00%), July 12, 2033(100.00%)	
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.1%	5.02%	
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	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819133286		XS2819170213
3	Governing law(s) of the instrument	Province of Ontario		Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15		USD 1.4
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	16-Jul-24		16-Jul-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	16-Jul-26		16-Jul-31
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount			January 16, 2026(100.00%)
16	Subsequent call dates, if applicable			July 16, 2026(100.00%), January 16, 2027(100.00%), July 16, 2027(100.00%), January 16, 2028(100.00%), July 16, 2028(100.00%), January 16, 2029(100.00%), July 16, 2029(100.00%), January 16, 2030(100.00%), July 16, 2030(100.00%), January 16, 2031(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float		Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor		5.5%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AA2	7800868B3	78014RVC1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.75	USD 12	USD 2.506
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jul-24	17-Jul-24	17-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-39	17-Jul-34	17-Jul-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 17, 2025(107.450%)	April 3, 2026(100.00%)	January 17, 2026(100.00%)
16	Subsequent call dates, if applicable	July 17, 2026(114.900%), July 17, 2027(122.350%), July 17, 2028(129.800%), July 17, 2029(137.250%), July 17, 2030(144.700%), July 17, 2031(152.150%), July 17, 2032(159.600%), July 17, 2033(167.050%), July 17, 2034(174.500%), July 17, 2035(181.950%), July 17, 2036(189.400%), July 17, 2037(196.850%), July 17, 2038(204.300%)	April 3, 2027(100.00%), April 3, 2028(100.00%), April 3, 2029(100.00%), April 3, 2030(100.00%), April 3, 2031(100.00%), April 3, 2032(100.00%), April 3, 2033(100.00%)	July 17, 2026(100.00%), January 17, 2027(100.00%), July 17, 2027(100.00%), January 17, 2028(100.00%), July 17, 2028(100.00%), January 17, 2029(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	7.45% per annum, compounded annually.	5.68%	5.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVG2	XS2819134508	7800867W8
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.339	USD 4	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jul-24	17-Jul-24	18-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-34	17-Jul-29	18-Jul-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 17, 2026(100.00%)	July 17, 2026(111.800%)	July 18, 2029(100.00%)
16	Subsequent call dates, if applicable	January 17, 2027(100.00%), July 17, 2027(100.00%), January 17, 2028(100.00%), July 17, 2028(100.00%), January 17, 2029(100.00%), July 17, 2029(100.00%), January 17, 2030(100.00%), July 17, 2030(100.00%), January 17, 2031(100.00%), July 17, 2031(100.00%), January 17, 2032(100.00%), July 17, 2032(100.00%), January 17, 2033(100.00%), July 17, 2033(100.00%), January 17, 2034(100.00%)	July 17, 2027(117.700%), July 17, 2028(123.600%),	January 18, 2030(100.00%), July 18, 2030(100.00%), January 18, 2031(100.00%), July 18, 2031(100.00%), January 18, 2032(100.00%), July 18, 2032(100.00%), January 18, 2033(100.00%), July 18, 2033(100.00%), January 18, 2034(100.00%), July 18, 2034(100.00%), January 18, 2035(100.00%), July 18, 2035(100.00%), January 18, 2036(100.00%), July 18, 2036(100.00%), January 18, 2037(100.00%), July 18, 2037(100.00%), January 18, 2038(100.00%), July 18, 2038(100.00%), January 18, 2039(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.5%	5.9% per annum, compounded annually.	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867X6	XS2819167003	XS2819137196
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	GBP 21.2	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Jul-24	18-Jul-24	19-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jul-39	18-Jul-32	19-Jul-26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 18, 2029(100.00%)	July 18, 2025(100.00%)	
16	Subsequent call dates, if applicable	January 18, 2030(100.00%), July 18, 2030(100.00%), January 18, 2031(100.00%), July 18, 2031(100.00%), January 18, 2032(100.00%), July 18, 2032(100.00%), January 18, 2033(100.00%), July 18, 2033(100.00%), January 18, 2034(100.00%), July 18, 2034(100.00%), January 18, 2035(100.00%), July 18, 2035(100.00%), January 18, 2036(100.00%), July 18, 2036(100.00%), January 18, 2037(100.00%), July 18, 2037(100.00%), January 18, 2038(100.00%), July 18, 2038(100.00%), January 18, 2039(100.00%)	July 18, 2026(100.00%), July 18, 2027(100.00%), July 18, 2028(100.00%), July 18, 2029(100.00%), July 18, 2030(100.00%), July 18, 2031(100.00%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	4.95%	6.62%	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)	XS2819136388	779926AD6	779926AE4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2	CAD 0.862	CAD 6.391
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jul-24	23-Jul-24	23-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jul-31	23-Jul-34	23-Jul-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 22, 2027(100.00%)	July 23, 2028(100.00%)	July 23, 2028(100.00%)
16	Subsequent call dates, if applicable	July 22, 2028(100.00%), July 22, 2029(100.00%), July 22, 2030(100.00%)	July 23, 2029(100.00%), July 23, 2030(100.00%), July 23, 2031(100.00%), July 23, 2032(100.00%), July 23, 2033(100.00%)	July 23, 2029(100.00%), July 23, 2030(100.00%), July 23, 2031(100.00%), July 23, 2032(100.00%), July 23, 2033(100.00%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	4.6%	4.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)		779926AB0	779926AC8
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		CAD 7	CAD 7
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		29-Jul-24	29-Jul-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		29-Jul-39	29-Jul-39
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		July 29, 2029(100.00%)	April 3, 2026(100.000%)
16	Subsequent call dates, if applicable		January 29, 2030(100.00%), July 29, 2030(100.00%), January 29, 2031(100.00%), July 29, 2031(100.00%), January 29, 2032(100.00%), July 29, 2032(100.00%), January 29, 2033(100.00%), July 29, 2033(100.00%), January 29, 2034(100.00%), July 29, 2034(100.00%), January 29, 2035(100.00%), July 29, 2035(100.00%), January 29, 2036(100.00%), July 29, 2036(100.00%), January 29, 2037(100.00%), July 29, 2037(100.00%), January 29, 2038(100.00%), July 29, 2038(100.00%), January 29, 2039(100.00%)	April 3, 2027(100.000%), April 3, 2028(100.000%), April 3, 2029(100.000%), April 3, 2030(100.000%), April 3, 2031(100.000%), April 3, 2032(100.000%), April 3, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		4.65%	4.9%
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)			779926AH7
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 0.935
10	Accounting classification			Liability - fair value option
11	Original date of issuance			31-Jul-24
12	Perpetual or dated			Dated
13	Original maturity date			31-Jul-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			July 31, 2029(100.00%)
16	Subsequent call dates, if applicable			July 31, 2030(100.00%), July 31, 2031(100.00%), July 31, 2032(100.00%), July 31, 2033(100.00%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			4.5%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AJ3	78014RVQ0	XS2819147401
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5.948	USD 1.048	USD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jul-24	31-Jul-24	31-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jul-34	31-Jul-34	31-Jul-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 31, 2029(104.700%)	July 31, 2026(105.300%)	July 31, 2027(105.520%)
16	Subsequent call dates, if applicable	July 31, 2030(104.700%), July 31, 2031(104.700%), July 31, 2032(104.700%), July 31, 2033(104.700%)	January 31, 2027(105.300%), July 31, 2027(105.300%), January 31, 2028(105.300%), July 31, 2028(105.300%), January 31, 2029(105.300%), July 31, 2029(105.300%), January 31, 2030(105.300%), July 31, 2030(105.300%), January 31, 2031(105.300%), July 31, 2031(105.300%), January 31, 2032(105.300%), July 31, 2032(105.300%), January 31, 2033(105.300%), July 31, 2033(105.300%), January 31, 2034(105.300%)	July 31, 2028(105.520%), July 31, 2029(105.520%), July 31, 2030(105.520%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.7%	5.3%	5.52%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819173589	78014RVU1	779926AK0
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1.5	USD 0.73	CAD 3.97
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jul-24	1-Aug-24	9-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jul-26	1-Aug-39	9-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		August 1, 2026(100.000%)	August 9, 2028(100.000%)
16	Subsequent call dates, if applicable		February 1, 2027(100.000%), August 1, 2027(100.000%), February 1, 2028(100.000%), August 1, 2028(100.000%), February 1, 2029(100.000%), August 1, 2029(100.000%), February 1, 2030(100.000%), August 1, 2030(100.000%), February 1, 2031(100.000%), August 1, 2031(100.000%), February 1, 2032(100.000%), August 1, 2032(100.000%), February 1, 2033(100.000%), August 1, 2033(100.000%), February 1, 2034(100.000%), August 1, 2034(100.000%), February 1, 2035(100.000%), August 1, 2035(100.000%), February 1, 2036(100.000%), August 1, 2036(100.000%), February 1, 2037(100.000%), August 1, 2037(100.000%), February 1, 2038(100.000%), August 1, 2038(100.000%), February 1, 2039(100.000%)	August 9, 2029(100.000%), August 9, 2030(100.000%), August 9, 2031(100.000%), August 9, 2032(100.000%), August 9, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	EURIBOR, Subject to cap and floor	5.45%	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)	779926AL8	779926AM6	779926AN4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.127	CAD 0.826	USD 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Aug-24	13-Aug-24	13-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Aug-34	13-Aug-34	13-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 13, 2029(100.000%)	August 13, 2029(100.000%)	August 13, 2026(100.000%)
16	Subsequent call dates, if applicable	August 13, 2030(100.000%), August 13, 2031(100.000%), August 13, 2032(100.000%), August 13, 2033(100.000%),	August 13, 2030(100.000%), August 13, 2031(100.000%), August 13, 2032(100.000%), August 13, 2033(100.000%)	August 13, 2027(100.000%), August 13, 2028(100.000%), August 13, 2029(100.000%), August 13, 2030(100.000%), August 13, 2031(100.000%), August 13, 2032(100.000%), August 13, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	4.25%	5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AP9	XS2858172344	779926AQ7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.56	USD 3.6	USD 2.062
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Aug-24	14-Aug-24	16-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Aug-34	10-Jul-30	16-Aug-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 13, 2026(100.000%)		August 16, 2026(100.000%)
16	Subsequent call dates, if applicable	August 13, 2027(100.000%), August 13, 2028(100.000%), August 13, 2029(100.000%), August 13, 2030(100.000%), August 13, 2031(100.000%), August 13, 2032(100.000%), August 13, 2033(100.000%)		August 16, 2027(100.000%), August 16, 2028(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	5.25%	SOFR, Subject 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 capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVY3	78014RWY2	779926AS3
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.1	USD 6.35	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Aug-24	16-Aug-24	19-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Aug-27	16-Aug-39	19-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		August 16, 2027(100.000%)	August 19, 2027(100.000%)
16	Subsequent call dates, if applicable		February 16, 2028(100.000%), August 16, 2028(100.000%), February 16, 2029(100.000%), August 16, 2029(100.000%), February 16, 2030(100.000%), August 16, 2030(100.000%), February 16, 2031(100.000%), August 16, 2031(100.000%), February 16, 2032(100.000%), August 16, 2032(100.000%), February 16, 2033(100.000%), August 16, 2033(100.000%), February 16, 2034(100.000%), August 16, 2034(100.000%), February 16, 2035(100.000%), August 16, 2035(100.000%), February 16, 2036(100.000%), August 16, 2036(100.000%), February 16, 2037(100.000%), August 16, 2037(100.000%), February 16, 2038(100.000%), August 16, 2038(100.000%), February 16, 2039(100.000%)	August 19, 2028(100.000%), August 19, 2029(100.000%), August 19, 2030(100.000%), August 19, 2031(100.000%), August 19, 2032(100.000%), August 19, 2033(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fix-Float	Fixed	Fixed
18	Coupon rate and any related index	Y1: 5.15%, Y2-3: SOFR, Subject to cap and floor	5%	4.53%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AT1	779926AU8	779926AX2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.8	CAD 2.535	CAD 3.005
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Aug-24	21-Aug-24	21-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Aug-34	21-Aug-34	21-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 21, 2029(100.000%)	August 21, 2026(100.000%)	August 21, 2026(100.000%)
16	Subsequent call dates, if applicable	August 21, 2030(100.000%), August 21, 2031(100.000%), August 21, 2032(100.000%), August 21, 2033(100.000%),	August 21, 2027(100.000%), August 21, 2028(100.000%), August 21, 2029(100.000%), August 21, 2030(100.000%), August 21, 2031(100.000%), August 21, 2032(100.000%), August 21, 2033(100.000%)	August 21, 2027(100.000%), August 21, 2028(100.000%), August 21, 2029(100.000%), August 21, 2030(100.000%), August 21, 2031(100.000%), August 21, 2032(100.000%), August 21, 2033(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.95%	4.25%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AY0	779926BA1	779926BB9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.192	CAD 1.4	CAD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Aug-24	23-Aug-24	26-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Aug-29	23-Aug-34	26-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 23, 2026(100.000%)	August 23, 2026(100.000%)	August 26, 2026(100.000%)
16	Subsequent call dates, if applicable	August 23, 2027(100.000%), August 23, 2028(100.000%),	August 23, 2027(100.000%), August 23, 2028(100.000%), August 23, 2029(100.000%), August 23, 2030(100.000%), August 23, 2031(100.000%), August 23, 2032(100.000%), August 23, 2033(100.000%)	August 26, 2027(100.000%), August 26, 2028(100.000%), August 26, 2029(100.000%), August 26, 2030(100.000%), August 26, 2031(100.000%), August 26, 2032(100.000%), August 26, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.3%	5.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BC7	779926BD5	779926BE3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	CAD 6.613	CAD 2.954
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Aug-24	28-Aug-24	28-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Aug-34	28-Aug-34	28-Aug-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 27, 2026(100.000%)	August 28, 2027(100.000%)	August 28, 2028(100.000%)
16	Subsequent call dates, if applicable	August 27, 2027(100.000%), August 27, 2028(100.000%), August 27, 2029(100.000%), August 27, 2030(100.000%), August 27, 2031(100.000%), August 27, 2032(100.000%), August 27, 2033(100.000%)	August 28, 2028(100.000%), August 28, 2029(100.000%), August 28, 2030(100.000%), August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(100.000%)	August 28, 2029(100.000%), August 28, 2030(100.000%), August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	4.35%	4.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BF0	779926BG8	779926AV6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 6.613	CAD 0.391	CAD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Aug-24	28-Aug-24	30-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Aug-34	28-Aug-34	30-Aug-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 28, 2029(100.000%)	August 28, 2028(100.000%)	August 30, 2029(100.000%)
16	Subsequent call dates, if applicable	August 28, 2030(100.000%), August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(100.000%),	August 28, 2029(100.000%), August 28, 2030(100.000%), August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(100.000%),	February 28, 2030(100.000%), August 30, 2030(100.000%), February 28, 2031(100.000%), August 30, 2031(100.000%), February 29, 2032(100.000%), August 30, 2032(100.000%), February 28, 2033(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%), August 30, 2034(100.000%), February 28, 2035(100.000%), August 30, 2035(100.000%), February 29, 2036(100.000%), August 30, 2036(100.000%), February 28, 2037(100.000%), August 30, 2037(100.000%), February 28, 2038(100.000%), August 30, 2038(100.000%), February 28, 2039(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.23%	4.25%	4.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AW4	78014RXL9	78014RXQ8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3	USD 3.528	USD 0.831
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-24	30-Aug-24	30-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Aug-39	30-Aug-27	30-Aug-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 30, 2029(100.000%)	August 30, 2026(100.000%)	August 30, 2027(100.000%)
16	Subsequent call dates, if applicable	February 28, 2030(100.000%), August 30, 2030(100.000%), February 28, 2031(100.000%), August 30, 2031(100.000%), February 29, 2032(100.000%), August 30, 2032(100.000%), February 28, 2033(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%), August 30, 2034(100.000%), February 28, 2035(100.000%), August 30, 2035(100.000%), February 29, 2036(100.000%), August 30, 2036(100.000%), February 28, 2037(100.000%), August 30, 2037(100.000%), February 28, 2038(100.000%), August 30, 2038(100.000%), February 28, 2039(100.000%)	February 28, 2027(100.000%)	February 29, 2028(100.000%), August 30, 2028(100.000%), February 28, 2029(100.000%), August 30, 2029(100.000%), February 28, 2030(100.000%), August 30, 2030(100.000%), February 28, 2031(100.000%), August 30, 2031(100.000%), February 29, 2032(100.000%), August 30, 2032(100.000%), February 28, 2033(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%), August 30, 2034(100.000%), February 28, 2035(100.000%), August 30, 2035(100.000%), February 29, 2036(100.000%), August 30, 2036(100.000%), February 28, 2037(100.000%), August 30, 2037(100.000%), February 28, 2038(100.000%), August 30, 2038(100.000%), February 28, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.55%	4.4%	5.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXU9	XS2858137198	779926BH6
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.298	EUR 2.45	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-24	3-Sep-24	4-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Aug-34	3-Sep-32	4-Sep-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2027(100.000%),	September 3, 2027(112.000%)	September 4, 2026(108.800%)
16	Subsequent call dates, if applicable	August 30, 2027(100.000%), February 29, 2028(100.000%), August 30, 2028(100.000%), February 28, 2029(100.000%), August 30, 2029(100.000%), February 28, 2030(100.000%), August 30, 2030(100.000%), February 28, 2031(100.000%), August 30, 2031(100.000%), February 29, 2032(100.000%), August 30, 2032(100.000%), February 28, 2033(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%)	September 3, 2028(116.000%), September 3, 2029(120.000%), September 3, 2030(124.000%), September 3, 2031(128.000%)	September 4, 2027(113.200%), September 4, 2028(117.600%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero
18	Coupon rate and any related index	5%	4% per annum, compounded annually.	4.4% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819185914	779926BJ2	779926BK9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.22	CAD 0.29	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Sep-24	6-Sep-24	6-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Sep-29	6-Sep-34	6-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		September 6, 2028(100.000%)	September 6, 2028(100.000%)
16	Subsequent call dates, if applicable		September 6, 2029(100.000%), September 6, 2030(100.000%), September 6, 2031(100.000%), September 6, 2032(100.000%), September 6, 2033(100.000%)	September 6, 2029(100.000%), September 6, 2030(100.000%), September 6, 2031(100.000%), September 6, 2032(100.000%), September 6, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	4.45%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BL7	XS2819183620	779926BN3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	USD 7.5	CAD 5.723
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Sep-24	9-Sep-24	10-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Sep-34	9-Sep-31	10-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 9, 2026(110.800%)	September 9, 2029(126.650%)	September 10, 2027(100.000%)
16	Subsequent call dates, if applicable	September 9, 2027(116.200%), September 9, 2028(121.600%), September 9, 2029(127.000%), September 9, 2030(132.400%), September 9, 2031(137.800%), September 9, 2032(143.200%), September 9, 2033(148.600%),	September 9, 2030(131.980%)	September 10, 2028(100.000%), September 10, 2029(100.000%), September 10, 2030(100.000%), September 10, 2031(100.000%), September 10, 2032(100.000%), September 10, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	5.4% per annum, compounded annually.	5.33% per annum, compounded annually.	4.6%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BM5	779926BP8	XS2858181766
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5.275	CAD 1	USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Sep-24	11-Sep-24	12-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Sep-34	11-Sep-34	12-Sep-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 10, 2027(100.000%)	September 11, 2026(110.840%)	September 12, 2026(110.000%)
16	Subsequent call dates, if applicable	September 10, 2028(100.000%), September 10, 2029(100.000%), September 10, 2030(100.000%), September 10, 2031(100.000%), September 10, 2032(100.000%), September 10, 2033(100.000%)	September 11, 2027(116.260%), September 11, 2028(121.680%), September 11, 2029(127.100%), September 11, 2030(132.520%), September 11, 2031(137.940%), September 11, 2032(143.360%), September 11, 2033(148.780%)	September 12, 2027(115.000%), September 12, 2028(120.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	4.4%	5.42% per annum, compounded annually.	5% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BQ6	779926BR4	779926BS2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 1.15	USD 3.848
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Sep-24	13-Sep-24	17-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Sep-34	13-Sep-34	17-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 13, 2027(100.000%)	September 13, 2026(100.000%)	September 17, 2025(100.000%)
16	Subsequent call dates, if applicable	September 13, 2028(100.000%), September 13, 2029(100.000%), September 13, 2030(100.000%), September 13, 2031(100.000%), September 13, 2032(100.000%), September 13, 2033(100.000%)	September 13, 2027(100.000%), September 13, 2028(100.000%), September 13, 2029(100.000%), September 13, 2030(100.000%), September 13, 2031(100.000%), September 13, 2032(100.000%), September 13, 2033(100.000%)	September 17, 2026(100.000%), September 17, 2027(100.000%), September 17, 2028(100.000%), September 17, 2029(100.000%), September 17, 2030(100.000%), September 17, 2031(100.000%), September 17, 2032(100.000%), September 17, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.32%	4.2%	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)	779926BT0	779926BU7	779926BV5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.572	CAD 4.199	CAD 2.549
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Sep-24	17-Sep-24	17-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Sep-34	17-Sep-34	17-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 17, 2025(100.000%)	September 17, 2028(100.000%)	September 17, 2028(100.000%)
16	Subsequent call dates, if applicable	September 17, 2026(100.000%), September 17, 2027(100.000%), September 17, 2028(100.000%), September 17, 2029(100.000%), September 17, 2030(100.000%), September 17, 2031(100.000%), September 17, 2032(100.000%), September 17, 2033(100.000%)	September 17, 2029(100.000%), September 17, 2030(100.000%), September 17, 2031(100.000%), September 17, 2032(100.000%), September 17, 2033(100.000%)	September 17, 2029(100.000%), September 17, 2030(100.000%), September 17, 2031(100.000%), September 17, 2032(100.000%), September 17, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	4.3%	4.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXY1	78014RYC8	78014RYG9
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.436	USD 16.772	USD 6.843
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Sep-24	17-Sep-24	16-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Sep-29	17-Sep-36	16-Sep-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 17, 2026(100.000%)	September 17, 2026(100.000%)	September 16, 2028(100.000%)
16	Subsequent call dates, if applicable	March 17, 2027(100.000%), September 17, 2027(100.000%), March 17, 2028(100.000%), September 17, 2028(100.000%), March 17, 2029(100.000%)	March 17, 2027(100.000%), September 17, 2027(100.000%), March 17, 2028(100.000%), September 17, 2028(100.000%), March 17, 2029(100.000%), September 17, 2029(100.000%), March 17, 2030(100.000%), September 17, 2030(100.000%), March 17, 2031(100.000%), September 17, 2031(100.000%), March 17, 2032(100.000%), September 17, 2032(100.000%), March 17, 2033(100.000%), September 17, 2033(100.000%), March 17, 2034(100.000%), September 17, 2034(100.000%), March 17, 2035(100.000%), September 17, 2035(100.000%), March 17, 2036(100.000%)	March 16, 2029(100.000%), September 16, 2029(100.000%), March 16, 2030(100.000%), September 16, 2030(100.000%), March 16, 2031(100.000%), September 16, 2031(100.000%), March 16, 2032(100.000%), September 16, 2032(100.000%), March 16, 2033(100.000%), September 16, 2033(100.000%), March 16, 2034(100.000%), September 16, 2034(100.000%), March 16, 2035(100.000%), September 16, 2035(100.000%), March 16, 2036(100.000%), September 16, 2036(100.000%), March 16, 2037(100.000%), September 16, 2037(100.000%), March 16, 2038(100.000%), September 16, 2038(100.000%), March 16, 2039(100.000%), September 16, 2039(100.000%), March 16, 2040(100.000%), September 16, 2040(100.000%), March 16, 2041(100.000%), September 16, 2041(100.000%), March 16, 2042(100.000%), September 16, 2042(100.000%), March 16, 2043(100.000%), September 16, 2043(100.000%), March 16, 2044(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.5%	5%	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)	XS2858187888	XS2858187961	XS2858188001
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Sep-24	19-Sep-24	19-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Sep-31	19-Sep-31	19-Sep-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 19, 2027(100.000%)	September 19, 2027(100.000%)	September 19, 2027(100.000%)
16	Subsequent call dates, if applicable	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.5%	4.5%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858188183	XS2858188266	XS2858188340
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Sep-24	19-Sep-24	19-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Sep-31	19-Sep-31	19-Sep-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 19, 2027(100.000%)	September 19, 2027(100.000%)	September 19, 2027(100.000%)
16	Subsequent call dates, if applicable	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)	September 19, 2028(100.000%), September 19, 2029(100.000%), September 19, 2030(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.5%	4.5%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BX1	779926CA0	779926CB8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 1.375	CAD 5.058
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Sep-24	25-Sep-24	25-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-34	25-Sep-34	25-Sep-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 25, 2028(118.380%)	September 25, 2026(100.000%)	September 25, 2026(100.000%)
16	Subsequent call dates, if applicable		September 25, 2027(100.000%), September 25, 2028(100.000%), September 25, 2029(100.000%), September 25, 2030(100.000%), September 25, 2031(100.000%), September 25, 2032(100.000%), September 25, 2033(100.000%)	September 25, 2027(100.000%), September 25, 2028(100.000%), September 25, 2029(100.000%), September 25, 2030(100.000%), September 25, 2031(100.000%), September 25, 2032(100.000%), September 25, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	4.24% per annum, compounded annually.	4.35%	4.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BY9	779926BZ6	XS2858143592
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	CAD 20	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Sep-24	25-Sep-24	25-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-34	25-Sep-34	25-Sep-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 25, 2025(100.000%)	September 25, 2026(110.400%)	September 25, 2025(100.000%)
16	Subsequent call dates, if applicable	September 25, 2026(101.000%), September 25, 2027(102.000%), September 25, 2028(103.000%), September 25, 2029(104.000%), September 25, 2030(105.000%), September 25, 2031(106.000%), September 25, 2032(107.000%), September 25, 2033(108.000%)	September 25, 2027(115.600%), September 25, 2028(120.800%), September 25, 2029(126.000%), September 25, 2030(131.200%), September 25, 2031(136.400%), September 25, 2032(141.600%), September 25, 2033(146.800%), April 30, 2033(146.800%)	December 25, 2025(100.000%), March 25, 2026(100.000%), June 25, 2026(100.000%), September 25, 2026(100.000%), December 25, 2026(100.000%), March 25, 2027(100.000%), June 25, 2027(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	4.68%	5.2% per annum, compounded annually.	3.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858141893	78014RYL8	78014RYQ7
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	USD 2.107	USD 2.953
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Sep-24	30-Sep-24	30-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Sep-34	30-Sep-31	30-Sep-36
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 27, 2029(100.000%)	September 30, 2027(100.000%)	September 30, 2026(100.000%)
16	Subsequent call dates, if applicable	September 27, 2030(100.000%), September 27, 2031(100.000%), September 27, 2032(100.000%), September 27, 2033(100.000%)	March 30, 2028(100.000%), September 30, 2028(100.000%), March 30, 2029(100.000%), September 30, 2029(100.000%), March 30, 2030(100.000%), September 30, 2030(100.000%), March 30, 2031(100.000%)	March 30, 2027(100.000%), September 30, 2027(100.000%), March 30, 2028(100.000%), September 30, 2028(100.000%), March 30, 2029(100.000%), September 30, 2029(100.000%), March 30, 2030(100.000%), September 30, 2030(100.000%), March 30, 2031(100.000%), September 30, 2031(100.000%), March 30, 2032(100.000%), September 30, 2032(100.000%), March 30, 2033(100.000%), September 30, 2033(100.000%), March 30, 2034(100.000%), September 30, 2034(100.000%), March 30, 2035(100.000%), September 30, 2035(100.000%), March 30, 2036(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	4.1% per annum, compounded annually.	4.375%	4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYU8	XS2858144566	779926CG7
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 2.681	USD 1	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Sep-24	30-Sep-24	1-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Sep-44	30-Sep-31	1-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 30, 2027(100.000%)	September 30, 2026(100.000%)	October 1, 2025(100.000%)
16	Subsequent call dates, if applicable	March 30, 2028(100.000%), September 30, 2028(100.000%), March 30, 2029(100.000%), September 30, 2029(100.000%), March 30, 2030(100.000%), September 30, 2030(100.000%), March 30, 2031(100.000%), September 30, 2031(100.000%), March 30, 2032(100.000%), September 30, 2032(100.000%), March 30, 2033(100.000%), September 30, 2033(100.000%), March 30, 2034(100.000%), September 30, 2034(100.000%), March 30, 2035(100.000%), September 30, 2035(100.000%), March 30, 2036(100.000%), September 30, 2036(100.000%), March 30, 2037(100.000%), September 30, 2037(100.000%), March 30, 2038(100.000%), September 30, 2038(100.000%), March 30, 2039(100.000%), September 30, 2039(100.000%), March 30, 2040(100.000%), September 30, 2040(100.000%), March 30, 2041(100.000%), September 30, 2041(100.000%), March 30, 2042(100.000%), September 30, 2042(100.000%), March 30, 2043(100.000%), September 30, 2043(100.000%), March 30, 2044(100.000%)	March 30, 2027(100.000%), September 30, 2027(100.000%), March 30, 2028(100.000%), September 30, 2028(100.000%), March 30, 2029(100.000%), September 30, 2029(100.000%), March 30, 2030(100.000%), September 30, 2030(100.000%), March 30, 2031(100.000%)	October 1, 2026(100.000%), October 1, 2027(100.000%), October 1, 2028(100.000%), October 1, 2029(100.000%), October 1, 2030(100.000%), October 1, 2031(100.000%), October 1, 2032(100.000%), October 1, 2033(100.000%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.23%	4.74%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926CE2	779926CF9	779926CH5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.085	CAD 1.56	CAD 0.719
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Oct-24	2-Oct-24	2-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Oct-34	2-Oct-34	2-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 2, 2025(100.000%)	October 2, 2027(100.000%)	October 2, 2027(100.000%)
16	Subsequent call dates, if applicable	October 2, 2026(100.000%), October 2, 2027(100.000%), October 2, 2028(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)	October 2, 2028(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)	October 2, 2028(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.1%	4.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926CK8	779926CN2	779926CM4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.925	USD 2.7	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Oct-24	3-Oct-24	3-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Oct-34	3-Oct-34	3-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 2, 2025(100.000%)	October 3, 2026(111.840%)	October 3, 2025(105.850%)
16	Subsequent call dates, if applicable	October 2, 2026(100.000%), October 2, 2027(100.000%), October 2, 2028(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)	October 3, 2027(117.760%), October 3, 2028(123.680%), October 3, 2029(129.600%), October 3, 2030(135.520%), October 3, 2031(141.440%), October 3, 2032(147.360%), October 3, 2033(153.280%)	October 3, 2026(111.700%), October 3, 2027(117.550%), October 3, 2028(123.400%), October 3, 2029(129.250%), October 3, 2030(135.100%), October 3, 2031(140.950%), October 3, 2032(146.800%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero
18	Coupon rate and any related index	4.74%	5.92% per annum, compounded annually.	5.85% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858193001	XS2858194157	779926CP7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10.83	CNH 350	USD 1.392
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Oct-24	8-Oct-24	9-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Oct-44	8-Oct-27	9-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 4, 2025(108.370%)	October 8, 2026(100.000%)	October 9, 2026(100.000%)
16	Subsequent call dates, if applicable	October 4, 2026(116.740%), October 4, 2027(125.110%), October 4, 2028(133.480%), October 4, 2029(141.850%), October 4, 2030(150.220%), October 4, 2031(158.590%), October 4, 2032(166.960%), October 4, 2033(175.330%), October 4, 2034(183.700%), October 4, 2035(192.070%), October 4, 2036(200.440%), October 4, 2037(208.810%), October 4, 2038(217.180%), October 4, 2039(225.550%), October 4, 2040(233.920%), October 4, 2041(242.290%), October 4, 2042(250.660%), October 4, 2043(259.030%)		October 9, 2027(100.000%), October 9, 2028(100.000%), October 9, 2029(100.000%), October 9, 2030(100.000%), October 9, 2031(100.000%), October 9, 2032(100.000%), October 9, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	8.37% per annum, compounded annually.	2.27%	4.72%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926CQ5	779926CR3	779926CS1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.255	CAD 3.209	CAD 2.417
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Oct-24	9-Oct-24	9-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Oct-34	9-Oct-34	9-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 9, 2026(100.000%)	October 9, 2026(100.000%)	October 9, 2026(100.000%)
16	Subsequent call dates, if applicable	October 9, 2027(100.000%), October 9, 2028(100.000%), October 9, 2029(100.000%), October 9, 2030(100.000%), October 9, 2031(100.000%), October 9, 2032(100.000%), October 9, 2033(100.000%),	October 9, 2027(100.000%), October 9, 2028(100.000%), October 9, 2029(100.000%), October 9, 2030(100.000%), October 9, 2031(100.000%), October 9, 2032(100.000%), October 9, 2033(100.000%),	October 9, 2027(100.000%), October 9, 2028(100.000%), October 9, 2029(100.000%), October 9, 2030(100.000%), October 9, 2031(100.000%), October 9, 2032(100.000%), October 9, 2033(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.95%	4.1%	4.28%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926CW2	779926CY8	779926CZ5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 8.662	CAD 10	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Oct-24	11-Oct-24	11-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Oct-34	11-Oct-39	11-Oct-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 10, 2026(100.000%)	October 11, 2034(100.000%)	October 11, 2036(100.000%)
16	Subsequent call dates, if applicable	October 10, 2027(100.000%), October 10, 2028(100.000%), October 10, 2029(100.000%), October 10, 2030(100.000%), October 10, 2031(100.000%), October 10, 2032(100.000%), October 10, 2033(100.000%),	October 11, 2035(100.000%), October 11, 2036(100.000%), October 11, 2037(100.000%), October 11, 2038(100.000%)	October 11, 2037(100.000%), October 11, 2038(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.23%	4.26%	4.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DA9	779926CX0	XS2858150456
3	Governing law(s) of the instrument	Province of Ontario	Province 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	CAD 10	USD 2.08
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Oct-24	11-Oct-24	11-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Oct-38	11-Oct-44	11-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 11, 2034(100.000%)	October 11, 2034(100.000%)	October 11, 2026(111.800%)
16	Subsequent call dates, if applicable	October 11, 2035(100.000%), October 11, 2036(100.000%), October 11, 2037(100.000%)	October 11, 2035(100.000%), October 11, 2036(100.000%), October 11, 2037(100.000%), October 11, 2038(100.000%), October 11, 2039(100.000%), October 11, 2040(100.000%), October 11, 2041(100.000%), October 11, 2042(100.000%), October 11, 2043(100.000%)	April 11, 2027(114.750%), October 11, 2027(117.700%), April 11, 2028(120.650%), October 11, 2028(123.600%), April 11, 2029(126.550%), October 11, 2029(129.500%), April 11, 2030(132.450%), October 11, 2030(135.400%), April 11, 2031(138.350%), October 11, 2031(141.300%), April 11, 2032(144.250%), October 11, 2032(147.200%), April 11, 2033(150.150%), October 11, 2033(153.100%), April 11, 2034(156.050%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4.22%	4.4%	5.9% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DB7	779926DG6	XS2858148633
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.5	CAD 9.313	USD 1.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Oct-24	16-Oct-24	16-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Oct-34	16-Oct-34	16-Oct-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 15, 2026(100.000%)	October 16, 2026(100.000%)	
16	Subsequent call dates, if applicable	October 15, 2027(100.000%), October 15, 2028(100.000%), October 15, 2029(100.000%), October 15, 2030(100.000%), October 15, 2031(100.000%), October 15, 2032(100.000%), October 15, 2033(100.000%),	October 16, 2027(100.000%), October 16, 2028(100.000%), October 16, 2029(100.000%), October 16, 2030(100.000%), October 16, 2031(100.000%), October 16, 2032(100.000%), October 16, 2033(100.000%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	4.38%	4.65%	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)	779926DE1	779926DF8	78014RRM4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3.935	CAD 1.918	USD 10.051
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Oct-24	17-Oct-24	17-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Oct-34	17-Oct-34	17-Oct-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 17, 2028(100.000%)	October 17, 2028(100.000%)	October 17, 2026(100.000%)
16	Subsequent call dates, if applicable	October 17, 2029(100.000%), October 17, 2030(100.000%), October 17, 2031(100.000%), October 17, 2032(100.000%), October 17, 2033(100.000%)	October 17, 2029(100.000%), October 17, 2030(100.000%), October 17, 2031(100.000%), October 17, 2032(100.000%), October 17, 2033(100.000%)	April 17, 2027(100.000%), October 17, 2027(100.000%), April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.5%	4.3%	4.25%
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)	78014RRR3	78014RRV4	78014RSM3
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 7.924	USD 5.016	USD 6.266
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Oct-24	17-Oct-24	17-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Oct-39	17-Oct-44	17-Oct-36
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 17, 2029(100.000%)	October 17, 2027(100.000%)	October 17, 2026(100.000%)
16	Subsequent call dates, if applicable	April 17, 2030(100.000%), October 17, 2030(100.000%), April 17, 2031(100.000%), October 17, 2031(100.000%), April 17, 2032(100.000%), October 17, 2032(100.000%), April 17, 2033(100.000%), October 17, 2033(100.000%), April 17, 2034(100.000%), October 17, 2034(100.000%), April 17, 2035(100.000%), October 17, 2035(100.000%), April 17, 2036(100.000%), October 17, 2036(100.000%), April 17, 2037(100.000%), October 17, 2037(100.000%), April 17, 2038(100.000%), October 17, 2038(100.000%), April 17, 2039(100.000%)	April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2029(100.000%), October 17, 2029(100.000%), April 17, 2030(100.000%), October 17, 2030(100.000%), April 17, 2031(100.000%), October 17, 2031(100.000%), April 17, 2032(100.000%), October 17, 2032(100.000%), April 17, 2033(100.000%), October 17, 2033(100.000%), April 17, 2034(100.000%), October 17, 2034(100.000%), April 17, 2035(100.000%), October 17, 2035(100.000%), April 17, 2036(100.000%), October 17, 2036(100.000%), April 17, 2037(100.000%), October 17, 2037(100.000%), April 17, 2038(100.000%), October 17, 2038(100.000%), April 17, 2039(100.000%), October 17, 2039(100.000%), April 17, 2040(100.000%), October 17, 2040(100.000%), April 17, 2041(100.000%), October 17, 2041(100.000%), April 17, 2042(100.000%), October 17, 2042(100.000%), April 17, 2043(100.000%), October 17, 2043(100.000%), April 17, 2044(100.000%)	April 17, 2027(100.000%), October 17, 2027(100.000%), April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2029(100.000%), October 17, 2029(100.000%), April 17, 2030(100.000%), October 17, 2030(100.000%), April 17, 2031(100.000%), October 17, 2031(100.000%), April 17, 2032(100.000%), October 17, 2032(100.000%), April 17, 2033(100.000%), October 17, 2033(100.000%), April 17, 2034(100.000%), October 17, 2034(100.000%), April 17, 2035(100.000%), October 17, 2035(100.000%), April 17, 2036(100.000%), October 17, 2036(100.000%), April 17, 2037(100.000%), October 17, 2037(100.000%), April 17, 2038(100.000%), October 17, 2038(100.000%), April 17, 2039(100.000%), October 17, 2039(100.000%), April 17, 2040(100.000%), October 17, 2040(100.000%), April 17, 2041(100.000%), October 17, 2041(100.000%), April 17, 2042(100.000%), October 17, 2042(100.000%), April 17, 2043(100.000%), October 17, 2043(100.000%), April 17, 2044(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	5%	5.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DD3	779926DC5	779926CT9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 8.618	CAD 1.845	CAD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Oct-24	17-Oct-24	18-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Oct-29	17-Oct-29	18-Oct-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 17, 2026(100.000%)	October 17, 2026(100.000%)	October 18, 2026(100.000%)
16	Subsequent call dates, if applicable	October 17, 2027(100.000%), October 17, 2028(100.000%)	October 17, 2027(100.000%), October 17, 2028(100.000%),	April 18, 2027(100.000%), October 18, 2027(100.000%), April 18, 2028(100.000%), October 18, 2028(100.000%), April 18, 2029(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.1%	4%	3.65%
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926CU6	779926CV4	779926DL5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4	CAD 6	USD 3.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Oct-24	18-Oct-24	18-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Oct-39	18-Oct-39	18-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 18, 2029(100.000%)	October 18, 2029(100.000%)	October 18, 2026(100.000%)
16	Subsequent call dates, if applicable	April 18, 2030(100.000%), October 18, 2030(100.000%), April 18, 2031(100.000%), October 18, 2031(100.000%), April 18, 2032(100.000%), October 18, 2032(100.000%), April 18, 2033(100.000%), October 18, 2033(100.000%), April 18, 2034(100.000%), October 18, 2034(100.000%), April 18, 2035(100.000%), October 18, 2035(100.000%), April 18, 2036(100.000%), October 18, 2036(100.000%), April 18, 2037(100.000%), October 18, 2037(100.000%), April 18, 2038(100.000%), October 18, 2038(100.000%), April 18, 2039(100.000%)	April 18, 2030(100.000%), October 18, 2030(100.000%), April 18, 2031(100.000%), October 18, 2031(100.000%), April 18, 2032(100.000%), October 18, 2032(100.000%), April 18, 2033(100.000%), October 18, 2033(100.000%), April 18, 2034(100.000%), October 18, 2034(100.000%), April 18, 2035(100.000%), October 18, 2035(100.000%), April 18, 2036(100.000%), October 18, 2036(100.000%), April 18, 2037(100.000%), October 18, 2037(100.000%), April 18, 2038(100.000%), October 18, 2038(100.000%), April 18, 2039(100.000%)	October 18, 2027(100.000%), October 18, 2028(100.000%), October 18, 2029(100.000%), October 18, 2030(100.000%), October 18, 2031(100.000%), October 18, 2032(100.000%), October 18, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.45%	4.2%	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)	XS2858154367	XS2858201465	XS2858151934
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	USD 2.83	USD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Oct-24	18-Oct-24	21-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Oct-34	18-Oct-29	21-Oct-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 18, 2026(100.000%)	October 18, 2027(100.000%)	
16	Subsequent call dates, if applicable	April 18, 2027(100.000%), October 18, 2027(100.000%), April 18, 2028(100.000%), October 18, 2028(100.000%), April 18, 2029(100.000%), October 18, 2029(100.000%), April 18, 2030(100.000%), October 18, 2030(100.000%), April 18, 2031(100.000%), October 18, 2031(100.000%), April 18, 2032(100.000%), October 18, 2032(100.000%), April 18, 2033(100.000%), October 18, 2033(100.000%), April 18, 2034(100.000%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	6.02%	4.5%	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)	779926DM3	779926DN1	779926DP6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.1	CAD 1.995	CAD 2.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Oct-24	21-Oct-24	22-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Oct-34	21-Oct-34	22-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 21, 2026(100.000%)	October 21, 2029(100.000%)	October 22, 2026(100.000%)
16	Subsequent call dates, if applicable	October 21, 2027(100.000%), October 21, 2028(100.000%), October 21, 2029(100.000%), October 21, 2030(100.000%), October 21, 2031(100.000%), October 21, 2032(100.000%), October 21, 2033(100.000%)	October 21, 2030(100.000%), October 21, 2031(100.000%), October 21, 2032(100.000%), October 21, 2033(100.000%)	October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2029(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2032(100.000%), October 22, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.57%	5.24%	4.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DR2	779926DQ4	779926DS0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.2	CAD 9.87	CAD 3.541
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Oct-24	23-Oct-24	23-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Oct-34	23-Oct-34	23-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 22, 2026(100.000%)	October 23, 2026(100.000%)	October 23, 2026(100.000%)
16	Subsequent call dates, if applicable	October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2029(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2032(100.000%), October 22, 2033(100.000%)	October 23, 2027(100.000%), October 23, 2028(100.000%), October 23, 2029(100.000%), October 23, 2030(100.000%), October 23, 2031(100.000%), October 23, 2032(100.000%), October 23, 2033(100.000%)	October 23, 2027(100.000%), October 23, 2028(100.000%), October 23, 2029(100.000%), October 23, 2030(100.000%), October 23, 2031(100.000%), October 23, 2032(100.000%), October 23, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.1%	4.35%	4.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DU5	779926DV3	779926DW1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.317	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Oct-24	23-Oct-24	23-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Oct-34	23-Oct-34	23-Oct-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 23, 2026(100.000%)	October 23, 2029(100.000%)	October 23, 2027(100.000%)
16	Subsequent call dates, if applicable	October 23, 2027(100.000%), October 23, 2028(100.000%), October 23, 2029(100.000%), October 23, 2030(100.000%), October 23, 2031(100.000%), October 23, 2032(100.000%), October 23, 2033(100.000%)	October 23, 2030(100.000%), October 23, 2031(100.000%), October 23, 2032(100.000%), October 23, 2033(100.000%)	October 23, 2028(100.000%), October 23, 2029(100.000%), October 23, 2030(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.18%	4.07%
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	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DT8	779926DX9	779926DY7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.396	CAD 4.5	CAD 4.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Oct-24	25-Oct-24	25-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Oct-34	25-Oct-34	25-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 23, 2026(100.000%)	October 25, 2029(100.000%)	October 25, 2028(100.000%)
16	Subsequent call dates, if applicable	October 23, 2027(100.000%), October 23, 2028(100.000%), October 23, 2029(100.000%), October 23, 2030(100.000%), October 23, 2031(100.000%), October 23, 2032(100.000%), October 23, 2033(100.000%)	October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%)	October 25, 2029(100.000%), October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	4.04%	4.09%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926DZ4	779926EA8	779926EB6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.5	CAD 4.5	CAD 4.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Oct-24	25-Oct-24	25-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Oct-34	25-Oct-34	25-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 25, 2027(100.000%)	October 25, 2026(100.000%)	October 25, 2025(100.000%)
16	Subsequent call dates, if applicable	October 25, 2028(100.000%), October 25, 2029(100.000%), October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%),	October 25, 2027(100.000%), October 25, 2028(100.000%), October 25, 2029(100.000%), October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%),	October 25, 2026(100.000%), October 25, 2027(100.000%), October 25, 2028(100.000%), October 25, 2029(100.000%), October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.14%	4.18%	4.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSD3	78014RSR2	78014RSV3
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.89	USD 3.19	USD 1.88
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Oct-24	31-Oct-24	31-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-25	31-Oct-29	31-Oct-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		October 31, 2026(100.000%)	October 31, 2027(100.000%)
16	Subsequent call dates, if applicable		April 30, 2027(100.000%), October 31, 2027(100.000%), April 30, 2028(100.000%), October 31, 2028(100.000%), April 30, 2029(100.000%),	April 30, 2028(100.000%), October 31, 2028(100.000%), April 30, 2029(100.000%), October 31, 2029(100.000%), April 30, 2030(100.000%), October 31, 2030(100.000%), April 30, 2031(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	4.5%	4.625%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSZ4	779926EK6	779926EJ9
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.266	CAD 3.967	CAD 1.942
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Oct-24	30-Oct-24	30-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Oct-39	30-Oct-34	30-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 31, 2027(100.000%)	October 30, 2028(100.000%)	October 30, 2028(100.000%)
16	Subsequent call dates, if applicable	April 30, 2028(100.000%), October 31, 2028(100.000%), April 30, 2029(100.000%), October 31, 2029(100.000%), April 30, 2030(100.000%), October 31, 2030(100.000%), April 30, 2031(100.000%), October 31, 2031(100.000%), April 30, 2032(100.000%), October 31, 2032(100.000%), April 30, 2033(100.000%), October 31, 2033(100.000%), April 30, 2034(100.000%), October 31, 2034(100.000%), April 30, 2035(100.000%), October 31, 2035(100.000%), April 30, 2036(100.000%), October 31, 2036(100.000%), April 30, 2037(100.000%), October 31, 2037(100.000%), April 30, 2038(100.000%), October 31, 2038(100.000%), April 30, 2039(100.000%)	October 30, 2029(100.000%), October 30, 2030(100.000%), October 30, 2031(100.000%), October 30, 2032(100.000%), October 30, 2033(100.000%)	October 30, 2029(100.000%), October 30, 2030(100.000%), October 30, 2031(100.000%), October 30, 2032(100.000%), October 30, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.35%	4.18%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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)			XS2858141034
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			9/24/2024
12	Perpetual or dated			Dated
13	Original maturity date			9/24/2036
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			September 24, 2030 (100.000%)
16	Subsequent call dates, if applicable			September 24, 2031(100.000%), September 24, 2032 (100.000%), September 24, 2033 (100.000%), September 24, 2034 (100.000%), September 24, 2035 (100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			3.8%
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)	779926EL4	779926EC4	779926ED2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 4	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Nov-24	4-Nov-24	4-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-34	4-Nov-39	4-Nov-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 1, 2026(100.000%)	November 4, 2029(100.000%)	November 4, 2029(100.000%)
16	Subsequent call dates, if applicable	November 1, 2027(100.000%), November 1, 2028(100.000%), November 1, 2029(100.000%), November 1, 2030(100.000%), November 1, 2031(100.000%), November 1, 2032(100.000%), November 1, 2033(100.000%)	May 4, 2030(100.000%), November 4, 2030(100.000%), May 4, 2031(100.000%), November 4, 2031(100.000%), May 4, 2032(100.000%), November 4, 2032(100.000%), May 4, 2033(100.000%), November 4, 2033(100.000%), May 4, 2034(100.000%), November 4, 2034(100.000%), May 4, 2035(100.000%), November 4, 2035(100.000%), May 4, 2036(100.000%), November 4, 2036(100.000%), May 4, 2037(100.000%), November 4, 2037(100.000%), May 4, 2038(100.000%), November 4, 2038(100.000%), May 4, 2039(100.000%)	May 4, 2030(100.000%), November 4, 2030(100.000%), May 4, 2031(100.000%), November 4, 2031(100.000%), May 4, 2032(100.000%), November 4, 2032(100.000%), May 4, 2033(100.000%), November 4, 2033(100.000%), May 4, 2034(100.000%), November 4, 2034(100.000%), May 4, 2035(100.000%), November 4, 2035(100.000%), May 4, 2036(100.000%), November 4, 2036(100.000%), May 4, 2037(100.000%), November 4, 2037(100.000%), May 4, 2038(100.000%), November 4, 2038(100.000%), May 4, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.24%	5.1%	4.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EM2	779926EN0	779926EE0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3	CAD 4	CAD 1.03
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Nov-24	4-Nov-24	5-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Nov-29	4-Nov-34	5-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 4, 2025(100.000%)	November 4, 2028(100.000%)	November 5, 2026(100.000%)
16	Subsequent call dates, if applicable	November 4, 2026(100.000%), November 4, 2027(100.000%), November 4, 2028(100.000%), November 4, 2031(100.000%),	November 4, 2029(100.000%), November 4, 2030(100.000%), November 4, 2031(100.000%), November 4, 2032(100.000%), November 4, 2033(100.000%)	November 5, 2027(100.000%), November 5, 2028(100.000%), November 5, 2029(100.000%), November 5, 2030(100.000%), November 5, 2031(100.000%), November 5, 2032(100.000%), November 5, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.88%	4.2%	4.46%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EP5	779926EQ3	779926ER1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.54	CAD 5.374	CAD 10.186
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-24	6-Nov-24	6-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-29	6-Nov-34	6-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 6, 2026(100.000%)	November 6, 2026(100.000%)	November 6, 2026(100.000%)
16	Subsequent call dates, if applicable	November 6, 2027(100.000%), November 6, 2028(100.000%),	November 6, 2027(100.000%), November 6, 2028(100.000%), November 6, 2029(100.000%), November 6, 2030(100.000%), November 6, 2031(100.000%), November 6, 2032(100.000%), November 6, 2033(100.000%)	November 6, 2027(100.000%), November 6, 2028(100.000%), November 6, 2029(100.000%), November 6, 2030(100.000%), November 6, 2031(100.000%), November 6, 2032(100.000%), November 6, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4%	4.3%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926ES9	78014RTD2	XS2908865624
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.523	USD 13.25	AUD 3.57
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-24	6-Nov-24	8-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-29	6-Nov-34	8-Nov-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 6, 2026(100.000%)	November 6, 2027(100.000%)	November 8, 2025(110.800%)
16	Subsequent call dates, if applicable	November 6, 2027(100.000%), November 6, 2028(100.000%)	May 6, 2028(100.000%), November 6, 2028(100.000%), May 6, 2029(100.000%), November 6, 2029(100.000%), May 6, 2030(100.000%), November 6, 2030(100.000%), May 6, 2031(100.000%), November 6, 2031(100.000%), May 6, 2032(100.000%), November 6, 2032(100.000%), May 6, 2033(100.000%), November 6, 2033(100.000%), May 6, 2034(100.000%),	November 8, 2026(121.600%), November 8, 2027(132.400%), November 8, 2028(143.200%), November 8, 2029(154.000%), November 8, 2030(164.800%), November 8, 2031(175.600%), November 8, 2032(186.400%), November 8, 2033(197.200%), November 8, 2034(208.000%), November 8, 2035(218.800%), November 8, 2036(229.600%), November 8, 2037(240.400%), November 8, 2038(251.200%), November 8, 2039(262.000%), November 8, 2040(272.800%), November 8, 2041(283.600%), November 8, 2042(294.400%), November 8, 2043(305.200%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	3.8%	5%	10.8% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858162386	779926EV2	779926EW0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	CAD 2	CAD 4.454
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Nov-24	13-Nov-24	14-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Nov-29	13-Nov-29	14-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 12, 2025(100.000%)	November 13, 2026(100.000%)	November 14, 2025(100.000%)
16	Subsequent call dates, if applicable	February 12, 2026(100.000%), May 12, 2026(100.000%), August 12, 2026(100.000%), November 12, 2026(100.000%), February 12, 2027(100.000%), May 12, 2027(100.000%), August 12, 2027(100.000%), November 12, 2027(100.000%), February 12, 2028(100.000%), May 12, 2028(100.000%), August 12, 2028(100.000%), November 12, 2028(100.000%), February 12, 2029(100.000%), May 12, 2029(100.000%), August 12, 2029(100.000%)	November 13, 2027(100.000%), November 13, 2028(100.000%)	November 14, 2026(100.000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2029(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.88%	3.75%	4.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EX8	779926EY6	779926EZ3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3.784	USD 5.451	USD 7.399
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Nov-24	14-Nov-24	14-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-34	14-Nov-34	14-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 14, 2025(100.000%),	November 14, 2025(100.000%),	November 14, 2025(100.000%),
16	Subsequent call dates, if applicable	November 14, 2026(100.000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2029(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%)	November 14, 2026(100.000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2029(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%)	November 14, 2026(100.000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2029(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.5%	5.35%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTM2	XS2908869535	78014RTH3
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.59	AUD 3.45	USD 3.804
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Nov-24	14-Nov-24	15-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-36	14-Nov-44	15-Nov-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 14, 2026(100.000%)	November 8, 2025(111.000%)	November 15, 2026(100.000%)
16	Subsequent call dates, if applicable	May 14, 2027(100.000%), November 14, 2027(100.000%), May 14, 2028(100.000%), November 14, 2028(100.000%), May 14, 2029(100.000%), November 14, 2029(100.000%), May 14, 2030(100.000%), November 14, 2030(100.000%), May 14, 2031(100.000%), November 14, 2031(100.000%), May 14, 2032(100.000%), November 14, 2032(100.000%), May 14, 2033(100.000%), November 14, 2033(100.000%), May 14, 2034(100.000%), November 14, 2034(100.000%), May 14, 2035(100.000%), November 14, 2035(100.000%), May 14, 2036(100.000%)	November 8, 2026(122.000%), November 8, 2027(133.000%), November 8, 2028(144.000%), November 8, 2029(155.000%), November 8, 2030(166.000%), November 8, 2031(177.000%), November 8, 2032(188.000%), November 8, 2033(199.000%), November 8, 2034(210.000%), November 8, 2035(221.000%), November 8, 2036(232.000%), November 8, 2037(243.000%), November 8, 2038(254.000%), November 8, 2039(265.000%), November 8, 2040(276.000%), November 8, 2041(287.000%), November 8, 2042(298.000%), November 8, 2043(309.000%)	May 15, 2027(100.000%), November 15, 2027(100.000%), May 15, 2028(100.000%), November 15, 2028(100.000%), May 15, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.2%	11% per annum, compounded annually.	4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908628853	779926FA7	779926FB5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	CAD 6	CAD 5.957
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Nov-24	18-Nov-24	18-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Nov-34	18-Nov-37	18-Nov-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 15, 2026(112.000%)	November 18, 2034(100.000%)	November 18, 2034(100.000%)
16	Subsequent call dates, if applicable	November 15, 2027(118.000%), November 15, 2028(124.000%), November 15, 2029(130.000%), November 15, 2030(136.000%), November 15, 2031(142.000%), November 15, 2032(148.000%), November 15, 2033(154.000%)	November 18, 2035(100.000%), November 18, 2036(100.000%)	November 18, 2035(100.000%), November 18, 2036(100.000%), November 18, 2037(100.000%), November 18, 2038(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6% per annum, compounded annually	4.04%	4.12%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FC3	779926FD1	779926FE9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	CAD 6	CAD 5.853
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Nov-24	18-Nov-24	20-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Nov-29	18-Nov-38	20-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 18, 2026(100.000%)	November 18, 2034(100.000%)	November 20, 2026(100.000%)
16	Subsequent call dates, if applicable	November 18, 2027(100.000%), November 18, 2028(100.000%)	November 18, 2035(100.000%), November 18, 2036(100.000%), November 18, 2037(100.000%)	November 20, 2027(100.000%), November 20, 2028(100.000%), November 20, 2029(100.000%), November 20, 2030(100.000%), November 20, 2031(100.000%), November 20, 2032(100.000%), November 20, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.94%	4.08%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FG4	779926FH2	779926FJ8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.463	USD 12.493	CAD 1.74
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Nov-24	20-Nov-24	20-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Nov-34	20-Nov-34	20-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 20, 2026(100.000%)	November 20, 2026(100.000%)	November 20, 2026(100.000%)
16	Subsequent call dates, if applicable	November 20, 2027(100.000%), November 20, 2028(100.000%), November 20, 2029(100.000%), November 20, 2030(100.000%), November 20, 2031(100.000%), November 20, 2032(100.000%), November 20, 2033(100.000%)	November 20, 2027(100.000%), November 20, 2028(100.000%), November 20, 2029(100.000%), November 20, 2030(100.000%), November 20, 2031(100.000%), November 20, 2032(100.000%), November 20, 2033(100.000%)	November 20, 2027(100.000%), November 20, 2028(100.000%), November 20, 2029(100.000%), November 20, 2030(100.000%), November 20, 2031(100.000%), November 20, 2032(100.000%), November 20, 2033(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.6%	4.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908873214	XS2908831568	XS2908831642
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	CAD 1	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Nov-24	22-Nov-24	22-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Nov-29	22-Nov-29	22-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 21, 2026(110.860%)	November 22, 2025(104.270%)	November 22, 2025(105.440%)
16	Subsequent call dates, if applicable	November 21, 2027(116.290%), November 21, 2028(121.720%)	November 22, 2026(108.540%), November 22, 2027(112.810%), November 22, 2028(0.000%)	November 22, 2026(110.880%), November 22, 2027(116.320%), November 22, 2028(0.000%), November 22, 2029(0.000%), November 22, 2030(0.000%), November 22, 2031(0.000%), November 22, 2032(0.000%), November 22, 2033(0.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	5.43% per annum, compounded annually.	4.27% per annum, compounded annually.	5.44% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908876316	779926FL3	779926FM1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CNH 215	CAD 5.212	CAD 2.894
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Nov-24	27-Nov-24	27-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Nov-29	27-Nov-34	27-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 26, 2028(100.00%)	November 27, 2027(100.000%)	November 27, 2027(100.000%)
16	Subsequent call dates, if applicable		November 27, 2028(100.000%), November 27, 2029(100.000%), November 27, 2030(100.000%), November 27, 2031(100.000%), November 27, 2032(100.000%), November 27, 2033(100.000%)	November 27, 2028(100.000%), November 27, 2029(100.000%), November 27, 2030(100.000%), November 27, 2031(100.000%), November 27, 2032(100.000%), November 27, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.9%	4.45%	4.25%
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)	78014RTR1	78014RTZ3	78014RUD0
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.989	USD 2.746	USD 1.486
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Nov-24	27-Nov-24	27-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Nov-31	27-Nov-34	27-Nov-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 27, 2026(100.000%)	November 27, 2026(100.000%)	November 27, 2026(100.000%)
16	Subsequent call dates, if applicable	May 27, 2027(100.000%), November 27, 2027(100.000%), May 27, 2028(100.000%), November 27, 2028(100.000%), May 27, 2029(100.000%), November 27, 2029(100.000%), May 27, 2030(100.000%), November 27, 2030(100.000%), May 27, 2031(100.000%)	May 27, 2027(100.000%), November 27, 2027(100.000%), May 27, 2028(100.000%), November 27, 2028(100.000%), May 27, 2029(100.000%), November 27, 2029(100.000%), May 27, 2030(100.000%), November 27, 2030(100.000%), May 27, 2031(100.000%), November 27, 2031(100.000%), May 27, 2032(100.000%), November 27, 2032(100.000%), May 27, 2033(100.000%), November 27, 2033(100.000%), May 27, 2034(100.000%)	May 27, 2027(100.000%), November 27, 2027(100.000%), May 27, 2028(100.000%), November 27, 2028(100.000%), May 27, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	5.25%	4.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FN9	779926FF6	779926FK5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 29.5	CAD 4	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Nov-24	29-Nov-24	29-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Nov-34	29-Nov-39	29-Nov-39
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 27, 2029(100.000%)	November 29, 2029(100.000%)	November 29, 2029(100.000%)
16	Subsequent call dates, if applicable	November 27, 2030(100.000%), November 27, 2031(100.000%), November 27, 2032(100.000%), November 27, 2033(100.000%)	May 29, 2030(100.000%), November 29, 2030(100.000%), May 29, 2031(100.000%), November 29, 2031(100.000%), May 29, 2032(100.000%), November 29, 2032(100.000%), May 29, 2033(100.000%), November 29, 2033(100.000%), May 29, 2034(100.000%), November 29, 2034(100.000%), May 29, 2035(100.000%), November 29, 2035(100.000%), May 29, 2036(100.000%), November 29, 2036(100.000%), May 29, 2037(100.000%), November 29, 2037(100.000%), May 29, 2038(100.000%), November 29, 2038(100.000%), May 29, 2039(100.000%)	May 29, 2030(100.000%), November 29, 2030(100.000%), May 29, 2031(100.000%), November 29, 2031(100.000%), May 29, 2032(100.000%), November 29, 2032(100.000%), May 29, 2033(100.000%), November 29, 2033(100.000%), May 29, 2034(100.000%), November 29, 2034(100.000%), May 29, 2035(100.000%), November 29, 2035(100.000%), May 29, 2036(100.000%), November 29, 2036(100.000%), May 29, 2037(100.000%), November 29, 2037(100.000%), May 29, 2038(100.000%), November 29, 2038(100.000%), May 29, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	4.5%	4.25%
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)	78014RTV2	78014RUH1	XS2908636286
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.543	USD 3.576	GBP 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Nov-24	29-Nov-24	29-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Nov-39	29-Nov-27	29-Nov-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 29, 2028(100.000%),	November 29, 2025(100.000%)	November 29, 2025(100.000%)
16	Subsequent call dates, if applicable	May 29, 2029(100.000%), November 29, 2029(100.000%), May 29, 2030(100.000%), November 29, 2030(100.000%), May 29, 2031(100.000%), November 29, 2031(100.000%), May 29, 2032(100.000%), November 29, 2032(100.000%), May 29, 2033(100.000%), November 29, 2033(100.000%), May 29, 2034(100.000%), November 29, 2034(100.000%), May 29, 2035(100.000%), November 29, 2035(100.000%), May 29, 2036(100.000%), November 29, 2036(100.000%), May 29, 2037(100.000%), November 29, 2037(100.000%), May 29, 2038(100.000%), November 29, 2038(100.000%), May 29, 2039(100.000%)	May 29, 2026(100.000%), November 29, 2026(100.000%),	November 29, 2026(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.25%	4.55%	5.29% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908636872	779926FR0	779926FS8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	USD 1.41	USD 2.878
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Dec-24	4-Dec-24	4-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Dec-34	4-Dec-34	4-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 2, 2026(112.600%)	December 4, 2025(100.000%)	December 4, 2025(100.000%)
16	Subsequent call dates, if applicable	December 2, 2027(118.900%), December 2, 2028(125.200%), December 2, 2029(131.500%), December 2, 2030(137.800%), December 2, 2031(144.100%), December 2, 2032(150.400%), December 2, 2033(156.700%)	December 4, 2026(100.000%), December 4, 2027(100.000%), December 4, 2028(100.000%), December 4, 2029(100.000%), December 4, 2030(100.000%), December 4, 2031(100.000%), December 4, 2032(100.000%), December 4, 2033(100.000%)	December 4, 2026(100.000%), December 4, 2027(100.000%), December 4, 2028(100.000%), December 4, 2029(100.000%), December 4, 2030(100.000%), December 4, 2031(100.000%), December 4, 2032(100.000%), December 4, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.3% per annum, compounded annually.	5.5%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FQ2	779926FP4	CA779926FW90
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 18.92	CAD 3.647	CAD 2.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Dec-24	4-Dec-24	10-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Dec-34	4-Dec-34	10-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 4, 2025(100.000%)	December 10, 2025(100.000%)	October 30, 2025(100.000%)
16	Subsequent call dates, if applicable	December 4, 2026(100.000%), December 4, 2027(100.000%), December 4, 2028(100.000%), December 4, 2029(100.000%), December 4, 2030(100.000%), December 4, 2031(100.000%), December 4, 2032(100.000%), December 4, 2033(100.000%)	December 10, 2026(100.000%), December 10, 2027(100.000%), December 10, 2028(100.000%), December 10, 2029(100.000%), December 10, 2030(100.000%), December 10, 2031(100.000%), December 10, 2032(100.000%), December 10, 2033(100.000%)	October 30, 2026(100.000%), October 30, 2027(100.000%), October 30, 2028(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.45%	4.25%	4.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926FZ22	CA779926FV18	CA779926FX73
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3	CAD 8.462	CAD 2.892
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Dec-24	11-Dec-24	11-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Dec-34	11-Dec-34	11-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 11, 2025(100.000%)	December 11, 2025(100.000%)	December 11, 2025(100.000%)
16	Subsequent call dates, if applicable	December 11, 2026(100.000%), December 11, 2027(100.000%), December 11, 2028(100.000%), December 11, 2029(100.000%), December 11, 2030(100.000%), December 11, 2031(100.000%), December 11, 2032(100.000%), December 11, 2033(100.000%)	December 11, 2026(100.000%), December 11, 2027(100.000%), December 11, 2028(100.000%), December 11, 2029(100.000%), December 11, 2030(100.000%), December 11, 2031(100.000%), December 11, 2032(100.000%), December 11, 2033(100.000%)	December 11, 2026(100.000%), December 11, 2027(100.000%), December 11, 2028(100.000%), December 11, 2029(100.000%), December 11, 2030(100.000%), December 11, 2031(100.000%), December 11, 2032(100.000%), December 11, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.08%	4.4%	4.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GDD0	779926GA6	779926GB4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 0.75	CAD 2	CAD 3.755
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Dec-24	12-Dec-24	12-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Dec-34	12-Dec-29	12-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 11, 2026(110.200%)	December 12, 2026(100.000%)	December 12, 2027(100.000%)
16	Subsequent call dates, if applicable	December 11, 2027(115.300%), December 11, 2028(120.400%), December 11, 2029(125.500%), December 11, 2030(130.600%), December 11, 2031(135.700%), December 11, 2032(140.800%), December 11, 2033(145.900%),	June 12, 2027(100.000%), December 12, 2027(100.000%), June 12, 2028(100.000%), December 12, 2028(100.000%), June 12, 2029(100.000%),	December 12, 2028(100.000%), December 12, 2029(100.000%), December 12, 2030(100.000%), December 12, 2031(100.000%), December 12, 2032(100.000%), December 12, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.1% per annum, compounded annually.	3.62%	4.25%
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)	XS2908889053	78014RUM0	XS2908846087
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	USD 3.644	CAD 4.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Dec-24	16-Dec-24	16-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Dec-39	16-Dec-31	18-Dec-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 13, 2029(132.0019550%)	December 16, 2026(100.000%)	December 18, 2026(100.000%)
16	Subsequent call dates, if applicable	December 13, 2034(174.245162%)	June 16, 2027(100.000%), December 16, 2027(100.000%), June 16, 2028(100.000%), December 16, 2028(100.000%), June 16, 2029(100.000%), December 16, 2029(100.000%), June 16, 2030(100.000%), December 16, 2030(100.000%), June 16, 2031(100.000%)	June 18, 2027(100.000%), December 18, 2027(100.000%), June 18, 2028(100.000%), December 18, 2028(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.71% per annum, compounded annually.	5%	3.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUR9	779926GN8	XS2908692784
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.791	CAD 20	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Dec-24	17-Dec-24	18-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Dec-36	17-Dec-34	18-Dec-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 16, 2026(100.000%)	December 17, 2026(110.160%)	
16	Subsequent call dates, if applicable	June 16, 2027(100.000%), December 16, 2027(100.000%), June 16, 2028(100.000%), December 16, 2028(100.000%), June 16, 2029(100.000%), December 16, 2029(100.000%), June 16, 2030(100.000%), December 16, 2030(100.000%), June 16, 2031(100.000%), December 16, 2031(100.000%), June 16, 2032(100.000%), December 16, 2032(100.000%), June 16, 2033(100.000%), December 16, 2033(100.000%), June 16, 2034(100.000%), December 16, 2034(100.000%), June 16, 2035(100.000%), December 16, 2035(100.000%), June 16, 2036(100.000%), December 16, 2036(100.000%),	December 17, 2027(115.240%), December 17, 2028(120.320%), December 17, 2029(125.400%), December 17, 2030(130.480%), December 17, 2031(135.560%), December 17, 2032(140.640%), December 17, 2033(145.720%),	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Float
18	Coupon rate and any related index	5.25%	5.08% per annum, compounded annually.	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)	779926GG3	779926GH1	779926GF5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10.479	CAD 6.824	USD 1.248
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-24	18-Dec-24	18-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-34	18-Dec-34	18-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 18, 2027(100.000%)	December 18, 2027(100.000%)	December 18, 2027(100.000%)
16	Subsequent call dates, if applicable	December 18, 2028(100.000%), December 18, 2029(100.000%), December 18, 2030(100.000%), December 18, 2031(100.000%), December 18, 2032(100.000%), December 18, 2033(100.000%)	December 18, 2028(100.000%), December 18, 2029(100.000%), December 18, 2030(100.000%), December 18, 2031(100.000%), December 18, 2032(100.000%), December 18, 2033(100.000%)	December 18, 2028(100.000%), December 18, 2029(100.000%), December 18, 2030(100.000%), December 18, 2031(100.000%), December 18, 2032(100.000%), December 18, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	4.05%	5.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GE8	779926GK4	XS2908893246
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.67	CAD 1	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-24	18-Dec-24	19-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-34	18-Dec-34	19-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 18, 2027(100.000%)	December 18, 2026(108.580%)	December 19, 2033(100.000%)
16	Subsequent call dates, if applicable	December 18, 2028(100.000%), December 18, 2029(100.000%), December 18, 2030(100.000%), December 18, 2031(100.000%), December 18, 2032(100.000%), December 18, 2033(100.000%)	March 18, 2027(109.650%), June 18, 2027(110.730%), September 18, 2027(111.850%), December 18, 2027(112.890%), March 18, 2028(113.960%), June 18, 2028(115.090%), September 18, 2028(116.160%), December 18, 2028(117.240%), March 18, 2029(118.270%), June 18, 2029(119.400%), September 18, 2029(120.470%), December 18, 2029(121.550%), March 18, 2030(122.580%), June 18, 2030(123.710%), September 18, 2030(124.780%), December 18, 2030(125.860%), March 18, 2031(126.890%), June 18, 2031(128.020%), September 18, 2031(129.090%), December 18, 2031(130.170%), March 18, 2032(131.250%), June 18, 2032(132.330%), September 18, 2032(133.400%), December 18, 2032(134.480%), March 18, 2033(135.560%), June 18, 2033(136.640%), September 18, 2033(137.710%), December 18, 2033(138.790%), March 18, 2034(139.870%), June 18, 2034(140.950%), September 18, 2034(142.020%)	June 19, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.15%	4.31% per annum, compounded annually.	4.48%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GS7	779926GP3	779926GQ1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 2.4	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Dec-24	19-Dec-24	19-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-34	19-Dec-34	19-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 19, 2025(100.000%)	December 19, 2026(100.000%)	December 19, 2027(100.000%)
16	Subsequent call dates, if applicable	December 19, 2026(100.000%), December 19, 2027(100.000%), December 19, 2028(100.000%), December 19, 2029(100.000%), December 19, 2030(100.000%), December 19, 2031(100.000%), December 19, 2032(100.000%), December 19, 2033(100.000%)	December 19, 2027(100.000%), December 19, 2028(100.000%), December 19, 2029(100.000%), December 19, 2030(100.000%), December 19, 2031(100.000%), December 19, 2032(100.000%), December 19, 2033(100.000%)	December 19, 2028(100.000%), December 19, 2029(100.000%), December 19, 2030(100.000%), December 19, 2031(100.000%), December 19, 2032(100.000%), December 19, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.05%	4.09%	4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GT5	779926GR9	78014RUV0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 2	USD 5.594
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Dec-24	19-Dec-24	20-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-34	19-Dec-34	20-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 19, 2028(100.000%)	December 19, 2029(100.000%)	December 20, 2025(100.000%)
16	Subsequent call dates, if applicable	December 19, 2029(100.000%), December 19, 2030(100.000%), December 19, 2031(100.000%), December 19, 2032(100.000%), December 19, 2033(100.000%)	December 19, 2030(100.000%), December 19, 2031(100.000%), December 19, 2032(100.000%), December 19, 2033(100.000%)	June 20, 2026(100.000%), December 20, 2026(100.000%), June 20, 2027(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.02%	4.02%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FT6	779926GC2	779926GU2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.339	CAD 1.65	CAD 12.054
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Dec-24	23-Dec-24	23-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Dec-34	23-Dec-34	23-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 6, 2029(124.400%)	December 23, 2026(110.020%)	December 23, 2026(100.000%)
16	Subsequent call dates, if applicable	December 6, 2030(129.280%), December 6, 2031(134.160%), December 6, 2032(139.040%), December 6, 2033(143.920%)	December 23, 2027(115.030%), December 23, 2028(120.040%), December 23, 2029(125.050%), December 23, 2030(130.060%), December 23, 2031(135.070%), December 23, 2032(140.080%), December 23, 2033(145.090%)	December 23, 2027(100.000%), December 23, 2028(100.000%), December 23, 2029(100.000%), December 23, 2030(100.000%), December 23, 2031(100.000%), December 23, 2032(100.000%), December 23, 2033(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	4.88% per annum, compounded annually.	5.01% per annum, compounded annually.	4.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GV0	779926GW8	779926GX6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 14.131	CAD 6.5	CAD 2.89
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Dec-24	23-Dec-24	23-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Dec-34	23-Dec-29	23-Dec-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 23, 2026(100.000%)	December 23, 2026(100.000%)	December 23, 2025(100.000%)
16	Subsequent call dates, if applicable	December 23, 2027(100.000%), December 23, 2028(100.000%), December 23, 2029(100.000%), December 23, 2030(100.000%), December 23, 2031(100.000%), December 23, 2032(100.000%), December 23, 2033(100.000%)	December 23, 2027(100.000%), December 23, 2028(100.000%)	December 23, 2026(100.000%), December 23, 2027(100.000%), December 23, 2028(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	3.68%	3.7%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908852135	779926GY4	779926GZ1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	CAD 1.5	CAD 1.55
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Dec-24	24-Dec-24	24-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Dec-34	24-Dec-34	24-Dec-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 23, 2026(112.000%)	December 24, 2025(100.000%)	December 24, 2027(100.000%)
16	Subsequent call dates, if applicable	December 23, 2027(118.000%), December 23, 2028(124.000%), December 23, 2029(130.000%), December 23, 2030(136.000%), December 23, 2031(142.000%), December 23, 2032(148.000%), December 23, 2033(154.000%)	December 24, 2026(100.000%), December 24, 2027(100.000%), December 24, 2028(100.000%), December 24, 2029(100.000%), December 24, 2030(100.000%), December 24, 2031(100.000%), December 24, 2032(100.000%), December 24, 2033(100.000%)	December 24, 2028(100.000%), December 24, 2029(100.000%), December 24, 2030(100.000%), December 24, 2031(100.000%), December 24, 2032(100.000%), December 24, 2033(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6% per annum, compounded annually.	4.07%	4.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HC1	78014RUZ1	78014RVD9
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 6	USD 2	USD 5.454
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Dec-24	27-Dec-24	27-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Dec-34	27-Dec-44	27-Dec-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 27, 2025(104.900%)	December 27, 2029(100.000%)	June 27, 2027(100.000%)
16	Subsequent call dates, if applicable	December 27, 2026(109.800%), December 27, 2027(114.700%), December 27, 2028(119.600%), December 27, 2029(124.500%), December 27, 2030(129.400%), December 27, 2031(134.300%), December 27, 2032(139.200%), December 27, 2033(144.100%)	June 27, 2030(100.000%), December 27, 2030(100.000%), June 27, 2031(100.000%), December 27, 2031(100.000%), June 27, 2032(100.000%), December 27, 2032(100.000%), June 27, 2033(100.000%), December 27, 2033(100.000%), June 27, 2034(100.000%), December 27, 2034(100.000%), June 27, 2035(100.000%), December 27, 2035(100.000%), June 27, 2036(100.000%), December 27, 2036(100.000%), June 27, 2037(100.000%), December 27, 2037(100.000%), June 27, 2038(100.000%), December 27, 2038(100.000%), June 27, 2039(100.000%), December 27, 2039(100.000%), June 27, 2040(100.000%), December 27, 2040(100.000%), June 27, 2041(100.000%), December 27, 2041(100.000%), June 27, 2042(100.000%), December 27, 2042(100.000%), June 27, 2043(100.000%), December 27, 2043(100.000%), June 27, 2044(100.000%)	December 27, 2027(100.000%), June 27, 2028(100.000%), December 27, 2028(100.000%), June 27, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.9% per annum, compounded annually.	5.25%	4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HD9	78014RVH0	779926HG2
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.596	USD 1	CAD 4.682
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Dec-24	31-Dec-24	15-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Dec-34	31-Dec-36	15-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 31, 2026(100.000%)	December 31, 2026(100.000%)	January 15, 2028(100.000%)
16	Subsequent call dates, if applicable	December 31, 2027(100.000%), December 31, 2028(100.000%), December 31, 2029(100.000%), December 31, 2030(100.000%), December 31, 2031(100.000%), December 31, 2032(100.000%), December 31, 2033(100.000%),	June 30, 2027(100.000%), December 31, 2027(100.000%), June 30, 2028(100.000%), December 31, 2028(100.000%), June 30, 2029(100.000%), December 31, 2029(100.000%), June 30, 2030(100.000%), December 31, 2030(100.000%), June 30, 2031(100.000%), December 31, 2031(100.000%), June 30, 2032(100.000%), December 31, 2032(100.000%), June 30, 2033(100.000%), December 31, 2033(100.000%), June 30, 2034(100.000%), December 31, 2034(100.000%), June 30, 2035(100.000%), December 31, 2035(100.000%), June 30, 2036(100.000%),	January 15, 2029(100.000%), January 15, 2030(100.000%), January 15, 2031(100.000%), January 15, 2032(100.000%), January 15, 2033(100.000%), January 15, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.46%	5.2%	4.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HH0	779926HJ6	779926HK3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5.707	CAD 2	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jan-25	16-Jan-25	16-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jan-35	16-Jan-30	16-Jan-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 15, 2028(100.000%)	January 16, 2027(100.000%)	October 30, 2025(100.000%)
16	Subsequent call dates, if applicable	January 15, 2029(100.000%), January 15, 2030(100.000%), January 15, 2031(100.000%), January 15, 2032(100.000%), January 15, 2033(100.000%), January 15, 2034(100.000%)	July 16, 2027(100.000%), January 16, 2028(100.000%), July 16, 2028(100.000%), January 16, 2029(100.000%), July 16, 2029(100.000%)	October 30, 2026(100.000%), October 30, 2027(100.000%), October 30, 2028(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.2%	3.65%	3.62%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2946084949	78014RVM9	78014RVR8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.2	USD 8.875	USD 2.447
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Jan-25	17-Jan-25	17-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Jan-29	17-Jan-30	17-Jan-40
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 16, 2026(105.100%)	January 17, 2027(100.000%)	January 17, 2028(100.000%)
16	Subsequent call dates, if applicable	January 16, 2027(110.200%), January 16, 2028(115.300%)	July 17, 2027(100.000%), January 17, 2028(100.000%), July 17, 2028(100.000%), January 17, 2029(100.000%), July 17, 2029(100.000%)	July 17, 2028(100.000%), January 17, 2029(100.000%), July 17, 2029(100.000%), January 17, 2030(100.000%), July 17, 2030(100.000%), January 17, 2031(100.000%), July 17, 2031(100.000%), January 17, 2032(100.000%), July 17, 2032(100.000%), January 17, 2033(100.000%), July 17, 2033(100.000%), January 17, 2034(100.000%), July 17, 2034(100.000%), January 17, 2035(100.000%), July 17, 2035(100.000%), January 17, 2036(100.000%), July 17, 2036(100.000%), January 17, 2037(100.000%), July 17, 2037(100.000%), January 17, 2038(100.000%), July 17, 2038(100.000%), January 17, 2039(100.000%), July 17, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.1% per annum, compounded annually.	5%	5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVV9	XS2946069478	779926HE7
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.245	EUR 3	CAD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jan-25	20-Jan-25	21-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Jan-28	20-Jan-40	21-Jan-40
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 14, 2026(100.000%)	January 20, 2028(112.750%)	January 21, 2030(100.000%)
16	Subsequent call dates, if applicable	July 14, 2026(100.000%), January 14, 2027(100.000%), July 14, 2027(100.000%)	January 20, 2029(117.000%), January 20, 2030(121.250%), January 20, 2031(125.500%), January 20, 2032(129.750%), January 20, 2033(134.000%), January 20, 2034(138.250%), January 20, 2035(142.500%), January 20, 2036(146.750%), January 20, 2037(151.000%), January 20, 2038(155.250%), January 20, 2039(159.500%),	July 21, 2030(100.000%), January 21, 2031(100.000%), July 21, 2031(100.000%), January 21, 2032(100.000%), July 21, 2032(100.000%), January 21, 2033(100.000%), July 21, 2033(100.000%), January 21, 2034(100.000%), July 21, 2034(100.000%), January 21, 2035(100.000%), July 21, 2035(100.000%), January 21, 2036(100.000%), July 21, 2036(100.000%), January 21, 2037(100.000%), July 21, 2037(100.000%), January 21, 2038(100.000%), July 21, 2038(100.000%), January 21, 2039(100.000%), July 21, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	4.65%	4.25% per annum, compounded annually.	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HF4	779926HQ0	78014RVZ0
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 10	USD 6.359	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Jan-25	22-Jan-25	22-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Jan-40	22-Jan-35	22-Jan-37
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 21, 2030(100.000%)	January 22, 2027(100.000%)	January 22, 2027(100.000%)
16	Subsequent call dates, if applicable	July 21, 2030(100.000%), January 21, 2031(100.000%), July 21, 2031(100.000%), January 21, 2032(100.000%), July 21, 2032(100.000%), January 21, 2033(100.000%), July 21, 2033(100.000%), January 21, 2034(100.000%), July 21, 2034(100.000%), January 21, 2035(100.000%), July 21, 2035(100.000%), January 21, 2036(100.000%), July 21, 2036(100.000%), January 21, 2037(100.000%), July 21, 2037(100.000%), January 21, 2038(100.000%), July 21, 2038(100.000%), January 21, 2039(100.000%), July 21, 2039(100.000%)	January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%), January 22, 2033(100.000%), January 22, 2034(100.000%),	April 22, 2027(100.000%), July 22, 2027(100.000%), October 22, 2027(100.000%), January 22, 2028(100.000%), April 22, 2028(100.000%), July 22, 2028(100.000%), October 22, 2028(100.000%), January 22, 2029(100.000%), April 22, 2029(100.000%), July 22, 2029(100.000%), October 22, 2029(100.000%), January 22, 2030(100.000%), April 22, 2030(100.000%), July 22, 2030(100.000%), October 22, 2030(100.000%), January 22, 2031(100.000%), April 22, 2031(100.000%), July 22, 2031(100.000%), October 22, 2031(100.000%), January 22, 2032(100.000%), April 22, 2032(100.000%), July 22, 2032(100.000%), October 22, 2032(100.000%), January 22, 2033(100.000%), April 22, 2033(100.000%), July 22, 2033(100.000%), October 22, 2033(100.000%), January 22, 2034(100.000%), April 22, 2034(100.000%), July 22, 2034(100.000%), October 22, 2034(100.000%), January 22, 2035(100.000%), April 22, 2035(100.000%), July 22, 2035(100.000%), October 22, 2035(100.000%), January 22, 2036(100.000%), April 22, 2036(100.000%), July 22, 2036(100.000%), October 22, 2036(100.000%),
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3%	6%	5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HM9	779926HN7	779926HP2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6.67	CAD 8.175	CAD 15.103
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jan-25	22-Jan-25	22-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-35	22-Jan-35	22-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 22, 2027(100.000%)	January 22, 2027(100.000%)	January 22, 2027(100.000%)
16	Subsequent call dates, if applicable	January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%), January 22, 2033(100.000%), January 22, 2034(100.000%)	January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%), January 22, 2033(100.000%), January 22, 2034(100.000%),	January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%), January 22, 2033(100.000%), January 22, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	4.75%	4.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2946090243	779926HT4	779926HU1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 2	CAD 3	CAD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jan-25	23-Jan-25	23-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-35	23-Jan-35	23-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 22, 2026(100.000%)	January 23, 2026(100.000%)	January 23, 2028(100.000%)
16	Subsequent call dates, if applicable	January 22, 2027(100.000%), January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%), January 22, 2033(100.000%), January 22, 2034(100.000%)	January 23, 2027(100.000%), January 23, 2028(100.000%), January 23, 2029(100.000%), January 23, 2030(100.000%), January 23, 2031(100.000%), January 23, 2032(100.000%), January 23, 2033(100.000%), January 23, 2034(100.000%)	January 23, 2029(100.000%), January 23, 2030(100.000%), January 23, 2031(100.000%), January 23, 2032(100.000%), January 23, 2033(100.000%), January 23, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.6%	4.29%	4.31%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HS6	779926HV9	779926HW7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3	CAD 3	CAD 22.822
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Jan-25	23-Jan-25	29-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Jan-35	23-Jan-35	29-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 23, 2029(100.000%)	January 23, 2030(100.000%)	January 29, 2028(100.000%)
16	Subsequent call dates, if applicable	January 23, 2030(100.000%), January 23, 2031(100.000%), January 23, 2032(100.000%), January 23, 2033(100.000%), January 23, 2034(100.000%)	January 23, 2031(100.000%), January 23, 2032(100.000%), January 23, 2033(100.000%), January 23, 2034(100.000%)	January 29, 2029(100.000%), January 29, 2030(100.000%), January 29, 2031(100.000%), January 29, 2032(100.000%), January 29, 2033(100.000%), January 29, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3%	4.25%	4.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HL1	779926HZ0	XS2946056574
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4	CAD 4.18	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Jan-25	27-Jan-25	28-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jan-35	27-Jan-35	28-Jan-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 27, 2026(105.450%)	January 27, 2026(105.050%)	January 28, 2026(100.000%)
16	Subsequent call dates, if applicable	January 27, 2027(110.900%), January 27, 2028(116.350%), January 27, 2029(121.800%), January 27, 2030(127.250%), January 27, 2031(132.700%), January 27, 2032(138.150%), January 27, 2033(143.600%), January 27, 2034(149.050%)	January 27, 2027(110.100%), January 27, 2028(115.150%), January 27, 2029(120.200%), January 27, 2030(125.250%), January 27, 2031(130.300%), January 27, 2032(135.350%), January 27, 2033(140.400%), January 27, 2034(145.450%)	January 28, 2027(100.000%), January 28, 2028(100.000%), January 28, 2029(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	5.45% per annum, compounded annually.	5.05% per annum, compounded annually.	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HX5	779926JA3	78014RXH8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.746	CAD 0.25	USD 13.337
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Jan-25	29-Jan-25	30-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jan-35	29-Jan-35	30-Jan-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2028(100.000%)	January 29, 2027(100.000%)	January 30, 2027(100.000%)
16	Subsequent call dates, if applicable	January 29, 2029(100.000%), January 29, 2030(100.000%), January 29, 2031(100.000%), January 29, 2032(100.000%), January 29, 2033(100.000%), January 29, 2034(100.000%),	January 29, 2028(100.000%), January 29, 2029(100.000%), January 29, 2030(100.000%), January 29, 2031(100.000%), January 29, 2032(100.000%), January 29, 2033(100.000%), January 29, 2034(100.000%),	July 30, 2027(100.000%), January 30, 2028(100.000%), July 30, 2028(100.000%), January 30, 2029(100.000%), July 30, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.2%	4.55%	5.1%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXM7	78014RXV7	78014RXR6
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.747	USD 6	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jan-25	30-Jan-25	31-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jan-32	30-Jan-32	31-Jan-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 30, 2028(100.000%)	July 30, 2026(100.000%)	January 31, 2026(100.000%)
16	Subsequent call dates, if applicable	July 30, 2028(100.000%), January 30, 2029(100.000%), July 30, 2029(100.000%), January 30, 2030(100.000%), July 30, 2030(100.000%), January 30, 2031(100.000%), July 30, 2031(100.000%)	January 30, 2027(100.000%), July 30, 2027(100.000%), January 30, 2028(100.000%), July 30, 2028(100.000%), January 30, 2029(100.000%), July 30, 2029(100.000%), January 30, 2030(100.000%), July 30, 2030(100.000%), January 30, 2031(100.000%), July 30, 2031(100.000%)	July 31, 2026(100.000%), January 31, 2027(100.000%), July 31, 2027(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.3%	5.15%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXZ8	779926JB1	779926JD7
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.5	CAD 10	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jan-25	31-Jan-25	31-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-40	31-Jan-35	31-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2029(100.000%)	January 31, 2027(100.000%)	January 31, 2028(100.000%)
16	Subsequent call dates, if applicable	July 31, 2029(100.000%), January 31, 2030(100.000%), July 31, 2030(100.000%), January 31, 2031(100.000%), July 31, 2031(100.000%), January 31, 2032(100.000%), July 31, 2032(100.000%), January 31, 2033(100.000%), July 31, 2033(100.000%), January 31, 2034(100.000%), July 31, 2034(100.000%), January 31, 2035(100.000%), July 31, 2035(100.000%), January 31, 2036(100.000%), July 31, 2036(100.000%), January 31, 2037(100.000%), July 31, 2037(100.000%), January 31, 2038(100.000%), July 31, 2038(100.000%), January 31, 2039(100.000%), July 31, 2039(100.000%)	January 31, 2028(100.000%), January 31, 2029(100.000%), January 31, 2030(100.000%), January 31, 2031(100.000%), January 31, 2032(100.000%), January 31, 2033(100.000%), January 31, 2034(100.000%), 2034(100.000%),	January 31, 2029(100.000%), January 31, 2030(100.000%), January 31, 2031(100.000%), January 31, 2032(100.000%), January 31, 2033(100.000%), January 31, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.55%	4.25%	4.21%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JC9	XS2946060337	XS2908830321
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10	EUR 10	GBP 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jan-25	9/24/2024	19-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-35	9/24/2036	19-Nov-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2026(105.150%)	January 31, 2028(100.000%)	
16	Subsequent call dates, if applicable	January 31, 2027(110.300%), January 31, 2028(115.450%), January 31, 2029(120.600%), January 31, 2030(125.750%), January 31, 2031(130.900%), January 31, 2032(136.050%), January 31, 2033(141.200%), January 31, 2034(146.350%)		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	5.15% per annum, compounded annually.	3.8%	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)	XS2908844389	XS2908844546	XS2946050452
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.1	GBP 1	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Dec-24	17-Dec-24	27-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Dec-29	17-Dec-29	29-Dec-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SOFR, Subject to cap and floor	SONIA, Subject to cap and floor	SOFR, Subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2946096281	US78014RXD78	779926JE5
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 2.575	USD 0.1	USD 4.294
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jan-25	22-Jan-25	5-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jan-28	22-Jan-30	5-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			February 5, 2027(100.000%)
16	Subsequent call dates, if applicable			February 5, 2028(100.000%), February 5, 2029(100.000%), February 5, 2030(100.000%), February 5, 2031(100.000%), February 5, 2032(100.000%), February 5, 2033(100.000%), February 5, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Fixed
18	Coupon rate and any related index	EURIBOR, Subject to cap and floor	SOFR, Subject to cap and floor	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JF2	779926JG0	779926JH8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.359	CAD 11.991	CAD 1.946
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Feb-25	5-Feb-25	5-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-35	5-Feb-35	5-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 5, 2027(100.000%)	February 5, 2027(100.000%)	February 5, 2027(100.000%)
16	Subsequent call dates, if applicable	February 5, 2028(100.000%), February 5, 2029(100.000%), February 5, 2030(100.000%), February 5, 2031(100.000%), February 5, 2032(100.000%), February 5, 2033(100.000%), February 5, 2034(100.000%),	February 5, 2028(100.000%), February 5, 2029(100.000%), February 5, 2030(100.000%), February 5, 2031(100.000%), February 5, 2032(100.000%), February 5, 2033(100.000%), February 5, 2034(100.000%),	February 5, 2028(100.000%), February 5, 2029(100.000%), February 5, 2030(100.000%), February 5, 2031(100.000%), February 5, 2032(100.000%), February 5, 2033(100.000%), February 5, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	4.2%	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)	779926JL9	779926JN5	779926JP0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	USD 1.01	USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Feb-25	7-Feb-25	7-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Feb-35	7-Feb-35	7-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 7, 2027(113.700%)	February 7, 2030(100.000%)	February 7, 2027(100.000%)
16	Subsequent call dates, if applicable	February 7, 2028(120.550%), February 7, 2029(127.400%), February 7, 2030(134.250%), February 7, 2031(141.100%), February 7, 2032(147.950%), February 7, 2033(154.800%), February 7, 2034(161.650%),	February 7, 2031(100.000%), February 7, 2032(100.000%), February 7, 2033(100.000%), February 7, 2034(100.000%)	February 7, 2028(100.000%), February 7, 2029(100.000%), February 7, 2030(100.000%), February 7, 2031(100.000%), February 7, 2032(100.000%), February 7, 2033(100.000%), February 7, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.85% per annum, compounded annually.	5.5%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JM7	779926JJ4	779926JK1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.14	CAD 2	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Feb-25	11-Feb-25	11-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Feb-35	11-Feb-30	11-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 10, 2027(100.000%)	February 11, 2026(100.000%)	February 11, 2026(100.000%)
16	Subsequent call dates, if applicable	February 10, 2028(100.000%), February 10, 2029(100.000%), February 10, 2030(100.000%), February 10, 2031(100.000%), February 10, 2032(100.000%), February 10, 2033(100.000%), February 10, 2034(100.000%)	August 11, 2026(100.000%), February 11, 2027(100.000%), August 11, 2027(100.000%), February 11, 2028(100.000%), August 11, 2028(100.000%), February 11, 2029(100.000%), August 11, 2029(100.000%),	August 11, 2026(100.000%), February 11, 2027(100.000%), August 11, 2027(100.000%), February 11, 2028(100.000%), August 11, 2028(100.000%), February 11, 2029(100.000%), August 11, 2029(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.7%	3.5%	3.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JQ8	779926JR6	779926JS4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.715	CAD 14.981	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Feb-25	12-Feb-25	12-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Feb-35	12-Feb-35	12-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 12, 2028(100.000%)	February 12, 2028(100.000%)	February 12, 2026(100.000%)
16	Subsequent call dates, if applicable	February 12, 2029(100.000%), February 12, 2030(100.000%), February 12, 2031(100.000%), February 12, 2032(100.000%), February 12, 2033(100.000%), February 12, 2034(100.000%)	February 12, 2029(100.000%), February 12, 2030(100.000%), February 12, 2031(100.000%), February 12, 2032(100.000%), February 12, 2033(100.000%), February 12, 2034(100.000%)	August 12, 2026(100.000%), February 12, 2027(100.000%), August 12, 2027(100.000%), February 12, 2028(100.000%), August 12, 2028(100.000%), February 12, 2029(100.000%), August 12, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4%	4,15%	3.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JT2	779926JU9	78014RYD6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 2	USD 1.548
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Feb-25	12-Feb-25	14-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Feb-30	12-Feb-30	14-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 12, 2027(100.000%)	February 12, 2028(100.000%)	February 14, 2027(100.000%)
16	Subsequent call dates, if applicable	August 12, 2027(100.000%), February 12, 2028(100.000%), August 12, 2028(100.000%), February 12, 2029(100.000%), August 12, 2029(100.000%)	August 12, 2028(100.000%), February 12, 2029(100.000%), August 12, 2029(100.000%)	August 14, 2027(100.000%), February 14, 2028(100.000%), August 14, 2028(100.000%), February 14, 2029(100.000%), August 14, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.3%	3.26%	5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYM6	XS2946102279	78014RYH7
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.392	USD 5.3	USD 1.568
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Feb-25	14-Feb-25	18-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Feb-35	14-Feb-35	18-Feb-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 14, 2028(100.000%)	February 14, 2028(121.000%)	February 18, 2027(100.000%)
16	Subsequent call dates, if applicable	August 14, 2028(100.000%), February 14, 2029(100.000%), August 14, 2029(100.000%), February 14, 2030(100.000%), August 14, 2030(100.000%), February 14, 2031(100.000%), August 14, 2031(100.000%), February 14, 2032(100.000%), August 14, 2032(100.000%), February 14, 2033(100.000%), August 14, 2033(100.000%), February 14, 2034(100.000%), August 14, 2034(100.000%)	February 14, 2029(128.000%), February 14, 2030(135.000%), February 14, 2031(142.000%), February 14, 2032(149.000%), February 14, 2033(156.000%), February 14, 2034(163.000%)	August 18, 2027(100.000%), February 18, 2028(100.000%), August 18, 2028(100.000%), February 18, 2029(100.000%), August 18, 2029(100.000%), February 18, 2030(100.000%), August 18, 2030(100.000%), February 18, 2031(100.000%), August 18, 2031(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	5.3%	7% per annum, compounded annually.	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JX3	779926JY1	779926JZ8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.252	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Feb-25	19-Feb-25	19-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-35	19-Feb-30	19-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 19, 2027(100.000%)	February 19, 2026(100.000%)	February 19, 2026(100.000%)
16	Subsequent call dates, if applicable	February 19, 2028(100.000%), February 19, 2029(100.000%), February 19, 2030(100.000%), February 19, 2031(100.000%), February 19, 2032(100.000%), February 19, 2033(100.000%), February 19, 2034(100.000%)	February 19, 2027(100.000%), February 19, 2028(100.000%), February 19, 2029(100.000%)	February 19, 2027(100.000%), February 19, 2028(100.000%), February 19, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3%	3.55%	3.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KA1	779926KB9	779926KE3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.91	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Feb-25	19-Feb-25	19-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-35	19-Feb-35	19-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 19, 2027(100.000%)	February 19, 2027(100.000%)	February 19, 2027(100.000%)
16	Subsequent call dates, if applicable	February 19, 2028(100.000%), February 19, 2029(100.000%), February 19, 2030(100.000%), February 19, 2031(100.000%), February 19, 2032(100.000%), February 19, 2033(100.000%), February 19, 2034(100.000%)	May 19, 2027(100.000%), August 19, 2027(100.000%), November 19, 2027(100.000%), February 19, 2028(100.000%), May 19, 2028(100.000%), August 19, 2028(100.000%), November 19, 2028(100.000%), February 19, 2029(100.000%), May 19, 2029(100.000%), August 19, 2029(100.000%), November 19, 2029(100.000%), February 19, 2030(100.000%), May 19, 2030(100.000%), August 19, 2030(100.000%), November 19, 2030(100.000%), February 19, 2031(100.000%), May 19, 2031(100.000%), August 19, 2031(100.000%), November 19, 2031(100.000%), February 19, 2032(100.000%), May 19, 2032(100.000%), August 19, 2032(100.000%), November 19, 2032(100.000%), February 19, 2033(100.000%), May 19, 2033(100.000%), August 19, 2033(100.000%), November 19, 2033(100.000%), February 19, 2034(100.000%), May 19, 2034(100.000%), August 19, 2034(100.000%), November 19, 2034(100.000%)	May 19, 2027(100.000%), August 19, 2027(100.000%), November 19, 2027(100.000%), February 19, 2028(100.000%), May 19, 2028(100.000%), August 19, 2028(100.000%), November 19, 2028(100.000%), February 19, 2029(100.000%), May 19, 2029(100.000%), August 19, 2029(100.000%), November 19, 2029(100.000%), February 19, 2030(100.000%), May 19, 2030(100.000%), August 19, 2030(100.000%), November 19, 2030(100.000%), February 19, 2031(100.000%), May 19, 2031(100.000%), August 19, 2031(100.000%), November 19, 2031(100.000%), February 19, 2032(100.000%), May 19, 2032(100.000%), August 19, 2032(100.000%), November 19, 2032(100.000%), February 19, 2033(100.000%), May 19, 2033(100.000%), August 19, 2033(100.000%), November 19, 2033(100.000%), February 19, 2034(100.000%), May 19, 2034(100.000%), August 19, 2034(100.000%), November 19, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.1%	4.05%	4.25%
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)	XS2946102782	779926KF0	779926KG8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.1	CAD 5.604	USD 5.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Feb-25	26-Feb-25	26-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Feb-35	26-Feb-35	26-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 20, 2027(114.000%)	February 26, 2027(100.000%)	February 26, 2027(100.000%)
16	Subsequent call dates, if applicable	February 20, 2028(121.000%), February 20, 2029(128.000%), February 20, 2030(135.000%), February 20, 2031(142.000%), February 20, 2032(149.000%), February 20, 2033(156.000%), February 20, 2034(163.000%)	February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(100.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%),	February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(100.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	7% per annum, compounded annually.	4.25%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KH6	779926KJ2	XS2946104721
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.814	USD 8.706	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Feb-25	26-Feb-25	26-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Feb-35	26-Feb-35	26-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 26, 2027(100.000%)	February 26, 2027(100.000%)	February 26, 2027(113.440%)
16	Subsequent call dates, if applicable	February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(100.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%)	February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(100.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%)	February 26, 2028(120.160%), February 26, 2029(126.880%), February 26, 2030(133.600%), February 26, 2031(140.320%), February 26, 2032(147.040%), February 26, 2033(153.760%), February 26, 2034(160.480%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4.45%	5.75%	6.72% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JV7	78014RYR5	78014RYV6
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.7	USD 0.603	USD 1.246
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Feb-25	27-Feb-25	27-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Feb-40	27-Feb-45	27-Feb-37
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 27, 2026(105.750%)	February 27, 2028(100.000%)	February 27, 2027(100.000%)
16	Subsequent call dates, if applicable	February 27, 2027(111.500%), February 27, 2028(117.250%), February 27, 2029(123.000%), February 27, 2030(128.750%), February 27, 2031(134.500%), February 27, 2032(140.250%), February 27, 2033(146.000%), February 27, 2034(151.750%), February 27, 2035(157.500%), February 27, 2036(163.250%), February 27, 2037(169.000%), February 27, 2038(174.750%), February 27, 2039(180.500%)	August 27, 2028(100.000%), February 27, 2029(100.000%), August 27, 2029(100.000%), February 27, 2030(100.000%), August 27, 2030(100.000%), February 27, 2031(100.000%), August 27, 2031(100.000%), February 27, 2032(100.000%), August 27, 2032(100.000%), February 27, 2033(100.000%), August 27, 2033(100.000%), February 27, 2034(100.000%), August 27, 2034(100.000%), February 27, 2035(100.000%), August 27, 2035(100.000%), February 27, 2036(100.000%), August 27, 2036(100.000%), February 27, 2037(100.000%), August 27, 2037(100.000%), February 27, 2038(100.000%), August 27, 2038(100.000%), February 27, 2039(100.000%), August 27, 2039(100.000%), February 27, 2040(100.000%), August 27, 2040(100.000%), February 27, 2041(100.000%), August 27, 2041(100.000%), February 27, 2042(100.000%), August 27, 2042(100.000%), February 27, 2043(100.000%), August 27, 2043(100.000%), February 27, 2044(100.000%), August 27, 2044(100.000%),	August 27, 2027(100.000%), February 27, 2028(100.000%), August 27, 2028(100.000%), February 27, 2029(100.000%), August 27, 2029(100.000%), February 27, 2030(100.000%), August 27, 2030(100.000%), February 27, 2031(100.000%), August 27, 2031(100.000%), February 27, 2032(100.000%), August 27, 2032(100.000%), February 27, 2033(100.000%), August 27, 2033(100.000%), February 27, 2034(100.000%), August 27, 2034(100.000%), February 27, 2035(100.000%), August 27, 2035(100.000%), February 27, 2036(100.000%), August 27, 2036(100.000%), February 27, 2037(100.000%), August 27, 2037(100.000%), February 27, 2038(100.000%), August 27, 2038(100.000%), February 27, 2039(100.000%), August 27, 2039(100.000%), February 27, 2040(100.000%), August 27, 2040(100.000%), February 27, 2041(100.000%), August 27, 2041(100.000%), February 27, 2042(100.000%), August 27, 2042(100.000%), February 27, 2043(100.000%), August 27, 2043(100.000%), February 27, 2044(100.000%), August 27, 2044(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.75% per annum, compounded annually.	5.75%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYZ7	78014RZA1	779926KC7
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.512	USD 2.493	CAD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Feb-25	27-Feb-25	28-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Feb-30	27-Feb-32	28-Feb-40
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 27, 2027(100.000%)	February 27, 2027(100.000%)	February 28, 2030(100.000%)
16	Subsequent call dates, if applicable	August 27, 2027(100.000%), February 27, 2028(100.000%), August 27, 2028(100.000%), February 27, 2029(100.000%), August 27, 2029(100.000%),	August 27, 2027(100.000%), February 27, 2028(100.000%), August 27, 2028(100.000%), February 27, 2029(100.000%), August 27, 2029(100.000%), February 27, 2030(100.000%), August 27, 2030(100.000%), February 27, 2031(100.000%), August 27, 2031(100.000%)	August 28, 2030(100.000%), February 28, 2031(100.000%), August 28, 2031(100.000%), February 28, 2032(100.000%), August 28, 2032(100.000%), February 28, 2033(100.000%), August 28, 2033(100.000%), February 28, 2034(100.000%), August 28, 2034(100.000%), February 28, 2035(100.000%), August 28, 2035(100.000%), February 28, 2036(100.000%), August 28, 2036(100.000%), February 28, 2037(100.000%), August 28, 2037(100.000%), February 28, 2038(100.000%), August 28, 2038(100.000%), February 28, 2039(100.000%), August 28, 2039(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.2%	4.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KD5	XS2946172728	XS2946172991
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 8	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Feb-25	4-Mar-25	4-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Feb-40	4-Mar-30	4-Mar-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2030(100.000%)	March 4, 2027(100.000%)	March 4, 2027(100.000%)
16	Subsequent call dates, if applicable	August 28, 2030(100.000%), February 28, 2031(100.000%), August 28, 2031(100.000%), February 28, 2032(100.000%), August 28, 2032(100.000%), February 28, 2033(100.000%), August 28, 2033(100.000%), February 28, 2034(100.000%), August 28, 2034(100.000%), February 28, 2035(100.000%), August 28, 2035(100.000%), February 28, 2036(100.000%), August 28, 2036(100.000%), February 28, 2037(100.000%), August 28, 2037(100.000%), February 28, 2038(100.000%), August 28, 2038(100.000%), February 28, 2039(100.000%), August 28, 2039(100.000%)	March 4, 2028(100.000%), March 4, 2029(100.000%),	March 4, 2028(100.000%), March 4, 2029(100.000%), March 4, 2030(100.000%), March 4, 2031(100.000%), March 4, 2032(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	3.94%	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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KK9	779926KL7	779926KM5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.351	CAD 0.846	CAD 6.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-25	5-Mar-25	5-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Mar-35	5-Mar-35	5-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2028(100.000%)	March 5, 2028(100.000%)	March 5, 2026(104.800%)
16	Subsequent call dates, if applicable	March 5, 2029(100.000%), March 5, 2030(100.000%), March 5, 2031(100.000%), March 5, 2032(100.000%), March 5, 2033(100.000%), March 5, 2034(100.000%)	March 5, 2029(100.000%), March 5, 2030(100.000%), March 5, 2031(100.000%), March 5, 2032(100.000%), March 5, 2033(100.000%), March 5, 2034(100.000%)	March 5, 2027(109.600%), March 5, 2028(114.400%), March 5, 2029(119.200%), March 5, 2030(124.000%), March 5, 2031(128.800%), March 5, 2032(133.600%), March 5, 2033(138.400%), March 5, 2034(143.200%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4%	4.2%	4.8% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KN3	779926KP8	779926KQ6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 7.879	CAD 3.39
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-25	7-Mar-25	12-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Mar-30	7-Mar-35	12-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2027(107.840%)	March 7, 2027(100.000%)	March 12, 2027(100.000%)
16	Subsequent call dates, if applicable	March 5, 2028(111.760%), March 5, 2029(115.680%),	September 7, 2027(100.000%), March 7, 2028(100.000%), September 7, 2028(100.000%), March 7, 2029(100.000%), September 7, 2029(100.000%), March 7, 2030(100.000%), September 7, 2030(100.000%), March 7, 2031(100.000%), September 7, 2031(100.000%), March 7, 2032(100.000%), September 7, 2032(100.000%), March 7, 2033(100.000%), September 7, 2033(100.000%), March 7, 2034(100.000%), September 7, 2034(100.000%),	March 12, 2028(100.000%), March 12, 2029(100.000%), March 12, 2030(100.000%), March 12, 2031(100.000%), March 12, 2032(100.000%), March 12, 2033(100.000%), March 12, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	3.92% per annum, compounded annually.	4.15%	3.9%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KS2	779926KT0	78014RZJ2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.92	CAD 1.777	USD 1.192
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Mar-25	12-Mar-25	12-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Mar-35	12-Mar-30	12-Mar-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 12, 2027(100.000%)	March 12, 2026(100.000%)	March 12, 2027(100.000%)
16	Subsequent call dates, if applicable	March 12, 2028(100.000%), March 12, 2029(100.000%), March 12, 2030(100.000%), March 12, 2031(100.000%), March 12, 2032(100.000%), March 12, 2033(100.000%), March 12, 2034(100.000%),	September 12, 2026(100.000%), March 12, 2027(100.000%), September 12, 2027(100.000%), March 12, 2028(100.000%), September 12, 2028(100.000%), March 12, 2029(100.000%), September 12, 2029(100.000%),	September 12, 2027(100.000%), March 12, 2028(100.000%), September 12, 2028(100.000%), March 12, 2029(100.000%), September 12, 2029(100.000%), March 12, 2030(100.000%), September 12, 2030(100.000%), March 12, 2031(100.000%), September 12, 2031(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.05%	3.6%	5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2946169427	779926KU7	779926KW3
3	Governing law(s) of the instrument	Province of Ontario	Province 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 1.5	CAD 1.1	CAD 3.883
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Mar-25	13-Mar-25	14-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Mar-35	13-Mar-35	14-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		March 13, 2026(100.000%)	March 14, 2026(100.000%)
16	Subsequent call dates, if applicable		March 13, 2027(100.000%), March 13, 2028(100.000%), March 13, 2029(100.000%), March 13, 2030(100.000%), March 13, 2031(100.000%), March 13, 2032(100.000%), March 13, 2033(100.000%), March 13, 2034(100.000%)	September 14, 2026(100.000%), March 14, 2027(100.000%), September 14, 2027(100.000%), March 14, 2028(100.000%), September 14, 2028(100.000%), March 14, 2029(100.000%), September 14, 2029(100.000%), March 14, 2030(100.000%), September 14, 2030(100.000%), March 14, 2031(100.000%), September 14, 2031(100.000%), March 14, 2032(100.000%), September 14, 2032(100.000%), March 14, 2033(100.000%), September 14, 2033(100.000%), March 14, 2034(100.000%), September 14, 2034(100.000%)
Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	CORRA, Subject to cap and floor	4.05%	4.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZE3	78014RZN3	779926KV5
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.605	USD 0.828	CAD 1.765
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Mar-25	14-Mar-25	17-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Mar-30	14-Mar-35	17-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 14, 2028(100.000%)	March 14, 2027(100.000%)	March 17, 2027(100.000%)
16	Subsequent call dates, if applicable	September 14, 2028(100.000%), March 14, 2029(100.000%), September 14, 2029(100.000%)	September 14, 2027(100.000%), March 14, 2028(100.000%), September 14, 2028(100.000%), March 14, 2029(100.000%), September 14, 2029(100.000%), March 14, 2030(100.000%), September 14, 2030(100.000%), March 14, 2031(100.000%), September 14, 2031(100.000%), March 14, 2032(100.000%), September 14, 2032(100.000%), March 14, 2033(100.000%), September 14, 2033(100.000%), March 14, 2034(100.000%), September 14, 2034(100.000%)	March 17, 2028(100.000%), March 17, 2029(100.000%), March 17, 2030(100.000%), March 17, 2031(100.000%), March 17, 2032(100.000%), March 17, 2033(100.000%), March 17, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	5.15%	4.04%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KX1	779926KY9	779926LB8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.5	CAD 2.5	CAD 1.896
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Mar-25	17-Mar-25	18-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-30	17-Mar-30	18-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 17, 2028(100.000%)	March 17, 2027(100.000%)	March 18, 2030(100.000%)
16	Subsequent call dates, if applicable	September 17, 2028(100.000%), March 17, 2029(100.000%), September 17, 2029(100.000%)	September 17, 2027(100.000%), March 17, 2028(100.000%), September 17, 2028(100.000%), March 17, 2029(100.000%), September 17, 2029(100.000%)	March 18, 2031(100.000%), March 18, 2032(100.000%), March 18, 2033(100.000%), March 18, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.33%	3.38%	4.01%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926KZ6	779926LA0	779926LC6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.729	USD 1.104	CAD 10.799
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-25	19-Mar-25	19-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-35	19-Mar-35	19-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2028(100.000%)	March 19, 2028(100.000%)	March 19, 2028(100.000%)
16	Subsequent call dates, if applicable	March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%), March 19, 2034(100.000%)	March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%), March 19, 2034(100.000%)	March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%), March 19, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	5.25%	4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LD4	779926LF9	779926LG7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 9.819	USD 2.2	CAD 1.843
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-25	19-Mar-25	19-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-35	19-Mar-35	19-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2028(100.000%)	March 19, 2027(100.000%)	March 19, 2026(105.120%)
16	Subsequent call dates, if applicable	March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%), March 19, 2034(100.000%),	March 19, 2028(100.000%), March 19, 2029(100.000%), March 19, 2030(100.000%), March 19, 2031(100.000%), March 19, 2032(100.000%), March 19, 2033(100.000%), March 19, 2034(100.000%),	March 19, 2027(110.240%), March 19, 2028(115.360%), March 19, 2029(120.480%), March 19, 2030(125.600%), March 19, 2031(130.720%), March 19, 2032(135.840%), March 19, 2033(140.960%), March 19, 2034(146.080%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4.15%	5.35%	5.12% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LH5	779926LL6	779926LM4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.843	CAD 1.72	CAD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-25	20-Mar-25	20-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-35	20-Mar-35	20-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2027(110.300%)	March 20, 2027(110.040%)	March 20, 2026(105.000%)
16	Subsequent call dates, if applicable	March 19, 2028(115.450%), March 19, 2029(120.600%), March 19, 2030(125.750%), March 19, 2031(130.900%), March 19, 2032(136.050%), March 19, 2033(141.200%), March 19, 2034(146.350%)	March 20, 2028(115.060%), March 20, 2029(120.080%), March 20, 2030(125.100%), March 20, 2031(130.120%), March 20, 2032(135.140%), March 20, 2033(140.160%), March 20, 2034(145.180%)	March 20, 2027(110.000%), March 20, 2028(115.000%), March 20, 2029(120.000%), March 20, 2030(125.000%), March 20, 2031(130.000%), March 20, 2032(135.000%), March 20, 2033(140.000%), March 20, 2034(145.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	5.15% per annum, compounded annually.	5.02% per annum, compounded annually.	5% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LP7	779926LQ5	779926LR3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 5	CAD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Mar-25	25-Mar-25	25-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Mar-35	25-Mar-35	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 24, 2027(100.000%)	March 25, 2027(100.000%)	March 25, 2027(100.000%)
16	Subsequent call dates, if applicable	March 24, 2028(100.000%), March 24, 2029(100.000%), March 24, 2030(100.000%), March 24, 2031(100.000%), March 24, 2032(100.000%), March 24, 2033(100.000%), March 24, 2034(100.000%)	September 25, 2027(100.000%), March 25, 2028(100.000%), September 25, 2028(100.000%), March 25, 2029(100.000%), September 25, 2029(100.000%), March 25, 2030(100.000%), September 25, 2030(100.000%), March 25, 2031(100.000%), September 25, 2031(100.000%), March 25, 2032(100.000%), September 25, 2032(100.000%), March 25, 2033(100.000%), September 25, 2033(100.000%), March 25, 2034(100.000%), September 25, 2034(100.000%)	September 25, 2027(100.000%), March 25, 2028(100.000%), September 25, 2028(100.000%), March 25, 2029(100.000%), September 25, 2029(100.000%), March 25, 2030(100.000%), September 25, 2030(100.000%), March 25, 2031(100.000%), September 25, 2031(100.000%), March 25, 2032(100.000%), September 25, 2032(100.000%), March 25, 2033(100.000%), September 25, 2033(100.000%), March 25, 2034(100.000%), September 25, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.07%	4.08%	3.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LS1	779926LT9	779926LU6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 3.339	CAD 8.347	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Mar-25	26-Mar-25	26-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Mar-35	26-Mar-35	26-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 26, 2027(100.000%)	March 26, 2027(100.000%)	March 26, 2027(100.000%)
16	Subsequent call dates, if applicable	March 26, 2028(100.000%), March 26, 2029(100.000%), March 26, 2030(100.000%), March 26, 2031(100.000%), March 26, 2032(100.000%), March 26, 2033(100.000%), March 26, 2034(100.000%)	March 26, 2028(100.000%), March 26, 2029(100.000%), March 26, 2030(100.000%), March 26, 2031(100.000%), March 26, 2032(100.000%), March 26, 2033(100.000%), March 26, 2034(100.000%)	March 26, 2028(100.000%), March 26, 2029(100.000%), March 26, 2030(100.000%), March 26, 2031(100.000%), March 26, 2032(100.000%), March 26, 2033(100.000%), March 26, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.1%	4.3%	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)	779926LJ1	779926LK8	78014RZB9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.5	USD 1	USD 2.717
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Mar-25	28-Mar-25	28-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-40	28-Mar-40	28-Mar-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2030(100.000%)	March 28, 2030(100.000%)	March 28, 2027(100.000%)
16	Subsequent call dates, if applicable	September 28, 2030(100.000%), March 28, 2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 28, 2032(100.000%), March 28, 2033(100.000%), September 28, 2033(100.000%), March 28, 2034(100.000%), September 28, 2034(100.000%), March 28, 2035(100.000%), September 28, 2035(100.000%), March 28, 2036(100.000%), September 28, 2036(100.000%), March 28, 2037(100.000%), September 28, 2037(100.000%), March 28, 2038(100.000%), September 28, 2038(100.000%), March 28, 2039(100.000%), September 28, 2039(100.000%)	September 28, 2030(100.000%), March 28, 2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 28, 2032(100.000%), March 28, 2033(100.000%), September 28, 2033(100.000%), March 28, 2034(100.000%), September 28, 2034(100.000%), March 28, 2035(100.000%), September 28, 2035(100.000%), March 28, 2036(100.000%), September 28, 2036(100.000%), March 28, 2037(100.000%), September 28, 2037(100.000%), March 28, 2038(100.000%), September 28, 2038(100.000%), March 28, 2039(100.000%), September 28, 2039(100.000%)	September 28, 2027(100.000%), March 28, 2028(100.000%), September 28, 2028(100.000%), March 28, 2029(100.000%), September 28, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.375%	5.625%	4.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZF0	78014RZS2	78014RZT0	
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 1.071	USD 3.603	USD 15	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Mar-25	28-Mar-25	28-Mar-25	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-Mar-35	28-Mar-40	24-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, 2027(100.000%)	March 28, 2029(100.000%)	March 28, 2026(100.000%)	
16	Subsequent call dates, if applicable	September 28, 2027(100.000%), March 28, 2028(100.000%), September 28, 2028(100.000%), March 28, 2029(100.000%), September 28, 2029(100.000%)	September 28, 2029(100.000%), March 28, 2030(100.000%), September 28, 2030(100.000%), March 28, 2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 28, 2032(100.000%), March 28, 2033(100.000%), September 28, 2033(100.000%), March 28, 2034(100.000%), September 28, 2034(100.000%), March 28, 2035(100.000%), September 28, 2035(100.000%), March 28, 2036(100.000%), September 28, 2036(100.000%), March 28, 2037(100.000%), September 28, 2037(100.000%), March 28, 2038(100.000%), September 28, 2038(100.000%), March 28, 2039(100.000%), September 28, 2039(100.000%),	June 28, 2026(100.000%), September 28, 2026(100.000%), December 28, 2026(100.000%), March 28, 2027(100.000%), June 28, 2027(100.000%), September 28, 2027(100.000%), December 28, 2027(100.000%)	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	5.3%	4.7%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZX1	XS2993411862	XS2993411946
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20	CNH 65	CNH 65
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Mar-25	28-Mar-25	28-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-35	28-Mar-30	28-Mar-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2030(100.000%)	March 28, 2028(100.000%)	March 28, 2029(100.000%)
16	Subsequent call dates, if applicable	September 28, 2030(100.000%), March 28, 2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 28, 2032(100.000%), March 28, 2033(100.000%), September 28, 2033(100.000%), March 28, 2034(100.000%), September 28, 2034(100.000%)	March 28, 2029(100.000%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.275%	2.8%	2.78%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2993412084	XS2993412167	XS2993414619
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CNH 65	CNH 65	USD 3.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Mar-25	28-Mar-25	28-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-31	28-Mar-31	28-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2029(100.000%)	March 28, 2030(100.000%)	March 28, 2028(119.050%)
16	Subsequent call dates, if applicable	March 28, 2030(100.000%)		March 28, 2029(125.400%), March 28, 2030(131.750%), March 28, 2031(138.100%), March 28, 2032(144.450%), March 28, 2033(150.800%), March 28, 2034(157.150%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	2.82%	2.8%	6.35% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZK9	78014RXZ8	779926JC9
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.688	USD 0.5	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Mar-25	31-Jan-25	31-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Mar-32	31-Jan-40	31-Jan-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 31, 2027(100.000%),	January 31, 2029(100.000%)	January 31, 2026(105.150%)
16	Subsequent call dates, if applicable	September 30, 2027(100.000%), March 31, 2028(100.000%), September 30, 2028(100.000%), March 31, 2029(100.000%), September 30, 2029(100.000%), March 31, 2030(100.000%), September 30, 2030(100.000%), March 31, 2031(100.000%), September 30, 2031(100.000%)	July 31, 2029(100.000%), January 31, 2030(100.000%), July 31, 2030(100.000%), January 31, 2031(100.000%), July 31, 2031(100.000%), January 31, 2032(100.000%), July 31, 2032(100.000%), January 31, 2033(100.000%), July 31, 2033(100.000%), January 31, 2034(100.000%), July 31, 2034(100.000%), January 31, 2035(100.000%), July 31, 2035(100.000%), January 31, 2036(100.000%), July 31, 2036(100.000%), January 31, 2037(100.000%), July 31, 2037(100.000%), January 31, 2038(100.000%), July 31, 2038(100.000%), January 31, 2039(100.000%), July 31, 2039(100.000%)	January 31, 2027(110.300%), January 31, 2028(115.450%), January 31, 2029(120.600%), January 31, 2030(125.750%), January 31, 2031(130.900%), January 31, 2032(136.050%), January 31, 2033(141.200%), January 31, 2034(146.350%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.1%	5.55%	5.15% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MD3	779926MB7	779926MH4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.8	CAD 3	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Apr-25	1-Apr-25	1-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Apr-35	1-Apr-35	1-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 1, 2028(100.000%)	April 1, 2027(100.000%)	April 1, 2027(100.000%)
16	Subsequent call dates, if applicable	April 1, 2029(100.000%), April 1, 2030(100.000%), April 1, 2031(100.000%), April 1, 2032(100.000%), April 1, 2033(100.000%), April 1, 2034(100.000%),	April 1, 2028(100.000%), April 1, 2029(100.000%), April 1, 2030(100.000%), April 1, 2031(100.000%), April 1, 2032(100.000%), April 1, 2033(100.000%), April 1, 2034(100.000%),	April 1, 2028(100.000%), April 1, 2029(100.000%), April 1, 2030(100.000%), April 1, 2031(100.000%), April 1, 2032(100.000%), April 1, 2033(100.000%), April 1, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.39%	4.32%	5.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LX0	779926LZ5	779926MA9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 8.383	USD 3.178	CAD 2.521
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Apr-25	2-Apr-25	2-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Apr-35	2-Apr-35	2-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 2, 2029(100.000%)	April 2, 2027(100.000%)	April 2, 2029(100.000%)
16	Subsequent call dates, if applicable	April 2, 2030(100.000%), April 2, 2031(100.000%), April 2, 2032(100.000%), April 2, 2033(100.000%), April 2, 2034(100.000%)	April 2, 2028(100.000%), April 2, 2029(100.000%), April 2, 2030(100.000%), April 2, 2031(100.000%), April 2, 2032(100.000%), April 2, 2033(100.000%), April 2, 2034(100.000%)	April 2, 2030(100.000%), April 2, 2031(100.000%), April 2, 2032(100.000%), April 2, 2033(100.000%), April 2, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.2%	5.4%	4.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MG6	779926LY8	779926MF8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2.205	CAD 5	CAD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Apr-25	3-Apr-25	8-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Apr-35	3-Apr-35	8-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 2, 2027(100.000%)	April 3, 2027(100.000%)	April 8, 2027(110.400%)
16	Subsequent call dates, if applicable	April 2, 2028(100.000%), April 2, 2029(100.000%), April 2, 2030(100.000%), April 2, 2031(100.000%), April 2, 2032(100.000%), April 2, 2033(100.000%), April 2, 2034(100.000%)	April 3, 2028(100.000%), April 3, 2029(100.000%), April 3, 2030(100.000%), April 3, 2031(100.000%), April 3, 2032(100.000%), April 3, 2033(100.000%), April 3, 2034(100.000%),	April 8, 2028(115.600%), April 8, 2029(120.800%), April 8, 2030(126.000%), April 8, 2031(131.200%), April 8, 2032(136.400%), April 8, 2033(141.600%), April 8, 2034(146.800%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	5.6%	4.14%	5.2% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MJ0	779926MK7	779926ML5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2	CAD 7.697	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Apr-25	9-Apr-25	9-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Apr-35	9-Apr-35	9-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 9, 2027(100.000%)	April 9, 2027(100.000%)	April 9, 2026(104.900%),
16	Subsequent call dates, if applicable	April 9, 2028(100.000%), April 9, 2029(100.000%), April 9, 2030(100.000%), April 9, 2031(100.000%), April 9, 2032(100.000%), April 9, 2033(100.000%), April 9, 2034(100.000%),	April 9, 2028(100.000%), April 9, 2029(100.000%), April 9, 2030(100.000%), April 9, 2031(100.000%), April 9, 2032(100.000%), April 9, 2033(100.000%), April 9, 2034(100.000%),	April 9, 2027(109.800%), April 9, 2028(114.700%), April 9, 2029(119.600%), April 9, 2030(124.500%), April 9, 2031(129.400%), April 9, 2032(134.300%), April 9, 2033(139.200%), April 9, 2034(144.100%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4.05%	4.25%	4.9% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MCS	779926ME1	78014RZL7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.75	CAD 4.5	USD 0.791
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Apr-25	11-Apr-25	11-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Apr-40	11-Apr-40	11-Apr-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 11, 2030(100.000%)	April 11, 2030(100.000%)	April 11, 2027(100.000%)
16	Subsequent call dates, if applicable	October 11, 2030(100.000%), April 11, 2031(100.000%), October 11, 2031(100.000%), April 11, 2032(100.000%), October 11, 2032(100.000%), April 11, 2033(100.000%), October 11, 2033(100.000%), April 11, 2034(100.000%), October 11, 2034(100.000%), April 11, 2035(100.000%), October 11, 2035(100.000%), April 11, 2036(100.000%), October 11, 2036(100.000%), April 11, 2037(100.000%), October 11, 2037(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2039(100.000%), October 11, 2039(100.000%)	October 11, 2030(100.000%), April 11, 2031(100.000%), October 11, 2031(100.000%), April 11, 2032(100.000%), October 11, 2032(100.000%), April 11, 2033(100.000%), October 11, 2033(100.000%), April 11, 2034(100.000%), October 11, 2034(100.000%), April 11, 2035(100.000%), October 11, 2035(100.000%), April 11, 2036(100.000%), October 11, 2036(100.000%), April 11, 2037(100.000%), October 11, 2037(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2039(100.000%), October 11, 2039(100.000%)	October 11, 2027(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	4.2%	4.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZU7	779926MM3	779926MN1	
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 1	CAD 5	CAD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11-Apr-25	14-Apr-25	14-Apr-25	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	11-Apr-45	14-Apr-30	14-Apr-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 11, 2028(100.000%)	April 14, 2029(100.000%)	April 14, 2028(100.000%)	
16	Subsequent call dates, if applicable	October 11, 2028(100.000%), April 11, 2029(100.000%), October 11, 2029(100.000%), April 11, 2030(100.000%), October 11, 2030(100.000%), April 11, 2031(100.000%), October 11, 2031(100.000%), April 11, 2032(100.000%), October 11, 2032(100.000%), April 11, 2033(100.000%), October 11, 2033(100.000%), April 11, 2034(100.000%), October 11, 2034(100.000%), April 11, 2035(100.000%), October 11, 2035(100.000%), April 11, 2036(100.000%), October 11, 2036(100.000%), April 11, 2037(100.000%), October 11, 2037(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2039(100.000%), October 11, 2039(100.000%), April 11, 2040(100.000%), October 11, 2040(100.000%), April 11, 2041(100.000%), October 11, 2041(100.000%), April 11, 2042(100.000%), October 11, 2042(100.000%), April 11, 2043(100.000%), October 11, 2043(100.000%), April 11, 2044(100.000%), October 11, 2044(100.000%),		April 14, 2029(100.000%)	April 14, 2029(100.000%)
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.5%	3.26%	3.31%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MZ4	779926NB6	78014RZZ6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10.551	CAD 3.469	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Apr-25	15-Apr-25	15-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Apr-35	15-Apr-35	15-Apr-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 15, 2028(121.360%)	April 15, 2028(116.800%)	
16	Subsequent call dates, if applicable	April 15, 2029(128.480%), April 15, 2030(135.600%), April 15, 2031(142.720%), April 15, 2032(149.840%), April 15, 2033(156.960%), April 15, 2034(164.080%)	April 15, 2029(122.400%), April 15, 2030(128.000%), April 15, 2031(133.600%), April 15, 2032(139.200%), April 15, 2033(144.800%), April 15, 2034(150.400%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Float
18	Coupon rate and any related index	7.12% per annum, compounded annually.	5.6% per annum, compounded annually.	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)	779926MQ4	779926MS0	779926MU5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.293	CAD 2.677	CAD 1.889
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-25	16-Apr-25	16-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-35	16-Apr-30	16-Apr-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2028(100.000%)	April 16, 2026(100.000%)	April 16, 2026(100.000%)
16	Subsequent call dates, if applicable	April 16, 2029(100.000%), April 16, 2030(100.000%), April 16, 2031(100.000%), April 16, 2032(100.000%), April 16, 2033(100.000%), April 16, 2034(100.000%)	April 16, 2027(100.000%), April 16, 2028(100.000%), April 16, 2029(100.000%)	April 16, 2027(100.000%), April 16, 2028(100.000%), April 16, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	4%	3.8%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MV3	779926MX9	779926MY7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 6.17	USD 3.5	CAD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-25	16-Apr-25	16-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-35	16-Apr-35	16-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2028(100.000%)	April 16, 2026(107.650%)	April 16, 2026(106.000%)
16	Subsequent call dates, if applicable	April 16, 2029(100.000%), April 16, 2030(100.000%), April 16, 2031(100.000%), April 16, 2032(100.000%), April 16, 2033(100.000%), April 16, 2034(100.000%)	April 16, 2027(115.300%), April 16, 2028(122.950%), April 16, 2029(130.600%), April 16, 2030(138.250%), April 16, 2031(145.900%), April 16, 2032(153.550%), April 16, 2033(161.200%), April 16, 2034(168.850%)	April 16, 2027(112.000%), April 16, 2028(118.000%), April 16, 2029(124.000%), April 16, 2030(130.000%), April 16, 2031(136.000%), April 16, 2032(142.000%), April 16, 2033(148.000%), April 16, 2034(154.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.55%	7.65% per annum, compounded annually.	6% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZC7	78014RZG8	78014RZQ6
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.666	USD 0.42	USD 2.15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-25	16-Apr-25	16-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-35	16-Apr-37	16-Apr-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2027(100.000%)	April 16, 2027(100.000%)	October 16, 2027(100.000%)
16	Subsequent call dates, if applicable	October 16, 2027(100.000%), April 16, 2028(100.000%), October 16, 2028(100.000%), April 16, 2029(100.000%), October 16, 2029(100.000%), April 16, 2030(100.000%), October 16, 2030(100.000%), April 16, 2031(100.000%), October 16, 2031(100.000%), April 16, 2032(100.000%), October 16, 2032(100.000%), April 16, 2033(100.000%), October 16, 2033(100.000%), April 16, 2034(100.000%), October 16, 2034(100.000%)	October 16, 2027(100.000%), April 16, 2028(100.000%), October 16, 2028(100.000%), April 16, 2029(100.000%), October 16, 2029(100.000%), April 16, 2030(100.000%), October 16, 2030(100.000%), April 16, 2031(100.000%), October 16, 2031(100.000%), April 16, 2032(100.000%), October 16, 2032(100.000%), April 16, 2033(100.000%), October 16, 2033(100.000%), April 16, 2034(100.000%), October 16, 2034(100.000%), April 16, 2035(100.000%), October 16, 2035(100.000%), April 16, 2036(100.000%), October 16, 2036(100.000%)	April 16, 2028(100.000%), October 16, 2028(100.000%), April 16, 2029(100.000%), October 16, 2029(100.000%), April 16, 2030(100.000%), October 16, 2030(100.000%), April 16, 2031(100.000%), October 16, 2031(100.000%), April 16, 2032(100.000%), October 16, 2032(100.000%), April 16, 2033(100.000%), October 16, 2033(100.000%), April 16, 2034(100.000%), October 16, 2034(100.000%), April 16, 2035(100.000%), October 16, 2035(100.000%), April 16, 2036(100.000%), October 16, 2036(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.3%	5.4%	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)	78014RZY9	XS2993413645	779926MP6
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.014	EUR 1.93	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-25	17-Apr-25	21-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-30	17-Apr-37	21-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2028(100.000%)	April 17, 2027(100.000%)	April 21, 2027(110.160%)
16	Subsequent call dates, if applicable	October 16, 2028(100.000%), April 16, 2029(100.000%), October 16, 2029(100.000%)	April 17, 2028(100.000%), April 17, 2029(100.000%), April 17, 2030(100.000%), April 17, 2031(100.000%), April 17, 2032(100.000%), April 17, 2033(100.000%), April 17, 2034(100.000%), April 17, 2035(100.000%), April 17, 2036(100.000%)	April 21, 2028(115.240%), April 21, 2029(120.320%), April 21, 2030(125.400%), April 21, 2031(130.480%), April 21, 2032(135.560%), April 21, 2033(140.640%), April 21, 2034(145.720%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18	Coupon rate and any related index	4.75%	3.94%	5.08% per annum, compounded annually
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MW1	779926ND2	779926NF7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2.6	CAD 1.93	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Apr-25	22-Apr-25	22-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Apr-35	22-Apr-35	22-Apr-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 22, 2028(116.800%)	April 22, 2028(116.560%)	April 22, 2026(100.000%)
16	Subsequent call dates, if applicable	April 22, 2029(122.400%), April 22, 2030(128.000%), April 22, 2031(133.600%), April 22, 2032(139.200%), April 22, 2033(144.800%), April 22, 2034(150.400%)	April 22, 2029(122.080%), April 22, 2030(127.600%), April 22, 2031(133.120%), April 22, 2032(138.640%), April 22, 2033(144.160%), April 22, 2034(149.680%)	April 22, 2027(100.000%), April 22, 2028(100.000%), April 22, 2029(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	5.6% per annum, compounded annually.	5.52% per annum, compounded annually.	4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926NE0	779926NG5	779926NH3
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 13.101	CAD 8.901	USD 0.92
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Apr-25	23-Apr-25	24-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Apr-35	23-Apr-35	24-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 23, 2027(100.000%)	April 23, 2027(100.000%)	April 24, 2028(100.000%)
16	Subsequent call dates, if applicable	April 23, 2028(100.000%), April 23, 2029(100.000%), April 23, 2030(100.000%), April 23, 2031(100.000%), April 23, 2032(100.000%), April 23, 2033(100.000%), April 23, 2034(100.000%),	April 23, 2028(100.000%), April 23, 2029(100.000%), April 23, 2030(100.000%), April 23, 2031(100.000%), April 23, 2032(100.000%), April 23, 2033(100.000%), April 23, 2034(100.000%)	April 24, 2029(100.000%), April 24, 2030(100.000%), April 24, 2031(100.000%), April 24, 2032(100.000%), April 24, 2033(100.000%), April 24, 2034(100.000%)
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.55%	4.35%	5.38%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926NJ9	XS2993454672	779926NR1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	CAD 1.13	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-25	24-Apr-25	29-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-35	24-Apr-35	29-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 24, 2029(100.000%)	April 24, 2026(100.000%)	April 29, 2026(100.000%)
16	Subsequent call dates, if applicable	April 24, 2030(100.000%), April 24, 2031(100.000%), April 24, 2032(100.000%), April 24, 2033(100.000%), April 24, 2034(100.000%)	April 24, 2027(100.000%), April 24, 2028(100.000%), April 24, 2029(100.000%), April 24, 2030(100.000%), April 24, 2031(100.000%), April 24, 2032(100.000%), April 24, 2033(100.000%), April 24, 2034(100.000%)	April 29, 2027(100.000%), April 29, 2028(100.000%), April 29, 2029(100.000%), April 29, 2030(100.000%), April 29, 2031(100.000%), April 29, 2032(100.000%), April 29, 2033(100.000%), April 29, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	4.31%	4.38%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MR2	779926MT8	779926NK6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10	CAD 16	CAD 6.74
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-25	30-Apr-25	30-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-40	30-Apr-40	30-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 30, 2030(100.000%)	April 30, 2030(100.000%)	April 30, 2027(100.000%)
16	Subsequent call dates, if applicable	October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), October 30, 2033(100.000%), April 30, 2034(100.000%), October 30, 2034(100.000%), April 30, 2035(100.000%), October 30, 2035(100.000%), April 30, 2036(100.000%), October 30, 2036(100.000%), April 30, 2037(100.000%), October 30, 2037(100.000%), April 30, 2038(100.000%), October 30, 2038(100.000%), April 30, 2039(100.000%), October 30, 2039(100.000%)	October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), October 30, 2033(100.000%), April 30, 2034(100.000%), October 30, 2034(100.000%), April 30, 2035(100.000%), October 30, 2035(100.000%), April 30, 2036(100.000%), October 30, 2036(100.000%), April 30, 2037(100.000%), October 30, 2037(100.000%), April 30, 2038(100.000%), October 30, 2038(100.000%), April 30, 2039(100.000%), October 30, 2039(100.000%)	April 30, 2028(100.000%), April 30, 2029(100.000%), April 30, 2030(100.000%), April 30, 2031(100.000%), April 30, 2032(100.000%), April 30, 2033(100.000%), April 30, 2034(100.000%)
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.7%	4.5%	4.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926NQ3	78014RA91	78014RBS8
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.95	USD 5.544	USD 0.461
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-25	30-Apr-25	30-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-35	30-Apr-30	30-Apr-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 30, 2026(105.600%)	October 30, 2026(111.200%)	April 30, 2027(100.000%)
16	Subsequent call dates, if applicable	April 30, 2027(111.200%), April 30, 2028(116.800%), April 30, 2029(122.400%), April 30, 2030(128.000%), April 30, 2031(133.600%), April 30, 2032(139.200%), April 30, 2033(144.800%), April 30, 2034(150.400%)	April 30, 2027(111.200%), October 30, 2027(116.800%), April 30, 2028(116.800%), October 30, 2028(122.400%), April 30, 2029(122.400%), October 30, 2029(128.000%),	October 30, 2027(100.000%), April 30, 2028(100.000%), October 30, 2028(100.000%), April 30, 2029(100.000%), October 30, 2029(100.000%), April 30, 2030(100.000%), October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), October 30, 2033(100.000%), April 30, 2034(100.000%), October 30, 2034(100.000%),
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.6% per annum, compounded annually.	5%	5.4%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RB90	78014RC57	XS2946077901
3	Governing law(s) of the instrument	New York	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.06	USD 0.462	GBP 3.07
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-25	30-Apr-25	6-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-40	30-Apr-32	6-Mar-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 30, 2030(100.000%)	April 30, 2027(100.000%)	
16	Subsequent call dates, if applicable	October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), October 30, 2033(100.000%), April 30, 2034(100.000%), October 30, 2034(100.000%), April 30, 2035(100.000%), October 30, 2035(100.000%), April 30, 2036(100.000%), October 30, 2036(100.000%), April 30, 2037(100.000%), October 30, 2037(100.000%), April 30, 2038(100.000%), October 30, 2038(100.000%), April 30, 2039(100.000%), October 30, 2039(100.000%)	October 30, 2027(100.000%), April 30, 2028(100.000%), October 30, 2028(100.000%), April 30, 2029(100.000%), October 30, 2029(100.000%), April 30, 2030(100.000%), October 30, 2030(100.000%), April 30, 2031(100.000%), October 30, 2031(100.000%)	
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	5.5%	5.15%	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)	XS2993433593	XS2993446819	78014RZV5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP 1	USD 2	USD 125
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Mar-25	10-Apr-25	11-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-28	10-Apr-30	11-Apr-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2028(100.000%)	January 31, 2028(100.000%)	
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SONIA, Subject to cap and floor	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZM5	XS2993452114	78014RZR4
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 250	USD 5.4	USD 75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Apr-25	15-Apr-25	17-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Apr-28	15-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			
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RA59	XS2993425060	XS2946173296
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6	USD 9	CAD 1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Apr-25	24-Apr-25	12-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Apr-28	24-Apr-28	12-Mar-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 24, 2027(100.000%)	
16	Subsequent call dates, if applicable			
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Float	Fixed	Float
18	Coupon rate and any related index	SOFR, Subject to cap and floor	4.80%	Corra, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RN63	CA779926SJ43	CA779926SQ85
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 1200000.000	USD 2.075	CAD 2.675
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Jun-25	23-Jul-25	23-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Jun-35	23-Jul-35	23-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 29, 2026(106.75%)	July 23, 2027(100.00%)	July 24, 2028(100.00%)
Subsequent call dates, if applicable	Jun 27, 2027(113.50%), Jun 27,	Jul 24, 2028(100.00%), Jul 23,	Jul 23, 2029(100.00%), Jul 23,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	6.8%	5.6%	4.6%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PK43	CA779926PG31	CA779926QF49
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.640	CAD 2.000	CAD 3.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-May-25	12-May-25	30-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-May-35	12-May-30	30-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 14, 2027(100.00%)	May 14, 2029(100.00%)	May 30, 2030(100.00%)
Subsequent call dates, if applicable	May 15, 2028(100.00%), May 14,	Nov 13, 2029(100.00%)	May 30, 2031(100.00%), May 31,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.5%	3.5%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RP12	CA779926SR68	CA779926PC27
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 1.400	CAD 0.995	CAD 2300000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Jun-25	23-Jul-25	09-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Jun-35	23-Jul-35	09-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 27, 2030(100.00%)	July 24, 2028(100.00%)	May 11, 2026(105.30%)
Subsequent call dates, if applicable	Jun 27, 2031(100.00%), Jun 28,	Jul 23, 2029(100.00%), Jul 23,	May 09, 2027(110.60%), May 09,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.5%	5.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PZ12	CA779926PM09	US78014RA838
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment			
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)	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 1059000.000	USD 1.916	USD 1.323
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-May-25	14-May-25	30-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-May-35	14-May-35	30-May-40
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 23, 2029(105.10%)	May 14, 2027(100.00%)	November 30, 2027(100.00%)
Subsequent call dates, if applicable	May 23, 2030(110.20%), May 23,	May 15, 2028(100.00%), May 14,	May 30, 2028(100.00%), Nov 30,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	5.7%	5.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RG538	CA779926QM99	CA779926RF30
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			
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)	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 7.113	USD 1.000	CAD 15.066
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	21-Jul-25	04-Jun-25	24-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21-Jul-32	04-Jun-35	24-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 21, 2027(100.00%)	June 4, 2027(100.00%)	June 24, 2027(100.00%)
Subsequent call dates, if applicable	Jan 21, 2028(100.00%), Jul 21,	Jun 05, 2028(100.00%), Jun 04,	Jun 26, 2028(100.00%), Jun 25,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	5.4%	3.9%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926QH05	CA779926SZ84	CA779926QJ60
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2,999	CAD 2,000	USD 1,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	04-Jun-25	30-Jul-25	03-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	04-Jun-35	30-Jul-32	03-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 4, 2027(100.00%)	July 30, 2027(100.00%)	June 3, 2027(100.00%)
Subsequent call dates, if applicable	Jun 05, 2028(100.00%), Jun 04,	Jan 31, 2028(100.00%), Jul 31,	Jun 05, 2028(100.00%), Jun 04,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	4.3%	5.6%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RF969	US78014RB414	CA779926QR86
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>			
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)	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 12.900	USD 1.888	CAD 1.725
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Jul-25	30-May-25	11-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Jul-28	30-May-28	11-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 20, 2026(100.00%)	June 1, 2026(100.00%)	June 12, 2028(100.00%)
Subsequent call dates, if applicable	Jan 20, 2027(100.00%), Jul 20,	Nov 30, 2026(100.00%), Jun 01,	Jun 11, 2029(100.00%), Jun 11,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	4.5%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RK25	CA779926QG22	CA779926QA51
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.691	CAD 1.369	CAD 2000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Jun-25	04-Jun-25	23-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Jun-35	04-Jun-35	23-May-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 26, 2028(100.00%)	June 4, 2027(100.00%)	May 25, 2026(104.12%)
Subsequent call dates, if applicable	Jun 25, 2029(100.00%), Jun 25,	Jun 05, 2028(100.00%), Jun 04,	May 23, 2027(108.24%), May 23,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.3%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926QK34	US78014RD493	US78014RA424
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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 0.500	USD 9.908	USD 3.641
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	04-Jun-25	30-Jun-25	30-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	04-Jun-30	30-Dec-30	30-May-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 4, 2026(100.00%)	June 30, 2026(100.00%)	November 30, 2026(100.00%)
Subsequent call dates, if applicable	Jun 04, 2027(100.00%), Jun 05,	Dec 30, 2026(100.00%), Jun 30,	Jun 01, 2027(100.00%), Nov 30,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.9%	5.0%	5.0%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RV89	CA779926TG94	CA779926PB44
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 1610000.000	CAD 2.000	CAD 1.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Jul-25	07-Aug-25	08-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Jul-35	07-Aug-35	08-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 2, 2026(105.32%)	August 8, 2028(100.00%)	May 8, 2026(100.00%)
Subsequent call dates, if applicable	Jul 02, 2027(110.64%), Jul 02,	Aug 07, 2029(100.00%), Aug 07,	May 10, 2027(100.00%), May 08,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	4.4%	4.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2993473037	CA779926QB35	CA779926TA25
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 16,000	CAD 2,071	CAD 4,840
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-May-25	28-May-25	30-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-May-40	28-May-35	30-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 25, 2027(100.00%)	May 29, 2028(100.00%)	July 30, 2027(100.00%)
Subsequent call dates, if applicable	May 23, 2028(100.00%), May 23,	May 28, 2029(100.00%), May 28,	Jul 31, 2028(100.00%), Jul 30,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.7%	4.2%	4.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926QD90	TEMP4064022	CA779926PP30
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 8,500	USD 7000000.000	CAD 5,585
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	04-Jun-25	06-Aug-25	13-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	04-Jun-40	06-Aug-35	13-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 4, 2030(100.00%)	August 6, 2026(106.54%)	May 14, 2029(100.00%)
Subsequent call dates, if applicable	Dec 04, 2030(100.00%), Jun 04,	Aug 06, 2027(113.08%), Aug 06,	May 13, 2030(100.00%), May 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.4%	6.5%	4.4%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RY29	CA779926TC80	CA779926RJ51
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 2,500	CAD 12,721	CAD 1,150
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	03-Jul-25	01-Aug-25	25-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	03-Jul-35	01-Aug-35	25-Jun-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 4, 2028(100.00%)	August 1, 2029(100.00%)	June 25, 2026(100.00%)
Subsequent call dates, if applicable	Jul 03, 2029(100.00%), Jul 03,	Aug 01, 2030(100.00%), Aug 01,	Jun 25, 2027(100.00%)
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.5%	3.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RD980	CA779926PQ13	CA779926RA43
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
<i>Regulatory treatment</i>			
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)	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 2.389	CAD 0.065	CAD 3.167
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-May-25	14-May-25	18-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-May-35	14-May-35	18-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 1, 2027(100.00%)	May 14, 2029(100.00%)	June 18, 2030(100.00%)
Subsequent call dates, if applicable	Nov 30, 2027(100.00%), May 30,	May 14, 2030(100.00%), May 14,	Jun 18, 2031(100.00%), Jun 18,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.4%	4.4%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926SB17	CA779926QS69	CA779926RB26
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 4.000	CAD 2.518	CAD 2.984
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Jul-25	11-Jun-25	18-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Jul-40	11-Jun-35	18-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 29, 2030(100.00%)	June 12, 2028(100.00%)	June 18, 2027(100.00%)
Subsequent call dates, if applicable	Jan 28, 2031(100.00%), Jul 28,	Jun 11, 2029(100.00%), Jun 11,	Jun 20, 2028(100.00%), Jun 18,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.7%	4.4%	4.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RH95	CA779926PF57	CA779926SA34
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 13.700	CAD 2.000	CAD 10.608
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Jun-25	12-May-25	16-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	24-Jun-35	12-May-30	16-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 24, 2031(100.00%)	May 12, 2028(100.00%)	July 16, 2027(100.00%)
Subsequent call dates, if applicable	Jun 24, 2032(100.00%), Jun 24,	Nov 14, 2028(100.00%), May 14,	Jul 17, 2028(100.00%), Jul 16,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	3.6%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926SC99	CA779926QN72	XS2993473383
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 7.000	CAD 3.750	USD 5000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Jul-25	11-Jun-25	04-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Jul-40	11-Jun-32	04-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 29, 2030(100.00%)	June 11, 2029(100.00%)	June 4, 2026(105.65%)
Subsequent call dates, if applicable	Jan 28, 2031(100.00%), Jul 28,	Jun 11, 2030(100.00%), Jun 11,	Jun 04, 2027(111.30%), Jun 04,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	3.9%	5.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	TEMP4023204	XS2993469514	CA779926RT34
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.000	USD 1000000.000	CAD 9.795
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-Jul-25	20-May-25	02-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-Jul-30	20-May-30	02-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 23, 2027(100.00%)	May 20, 2026(105.38%)	July 2, 2027(100.00%)
Subsequent call dates, if applicable	Jul 24, 2028(100.00%), Jul 23,	Nov 20, 2026(110.76%), May 20,	Jul 04, 2028(100.00%), Jul 03,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.8%	5.4%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RC818	CA779926SN54	779926RL0
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
<i>Regulatory treatment</i>			
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)	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 3.669	CAD 8.650	CAD 18.445
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Jun-25	23-Jul-25	25-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Jun-28	23-Jul-30	25-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 30, 2026(100.00%)	July 23, 2026(100.00%)	June 26, 2028(100.00%)
Subsequent call dates, if applicable	Dec 30, 2026(100.00%), Jun 30,	Jul 23, 2027(100.00%), Jul 24,	Jun 25, 2029(100.00%), Jun 25,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	3.9%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RQ94	CA779926PX63	CA779926SE55
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.000	CAD 5.250	CAD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Jul-25	22-May-25	15-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Jul-35	22-May-35	15-Jul-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 2, 2027(100.00%)	May 22, 2030(100.00%)	July 17, 2028(100.00%)
Subsequent call dates, if applicable	Jul 05, 2028(100.00%), Jul 03,	May 22, 2031(100.00%), May 25,	Jan 15, 2029(100.00%), Jul 16,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	4.3%	3.6%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RG959	US78014RE897	CA779926PT51
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>			
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)	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 6.034	USD 1.000	CAD 11000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Jul-25	15-Aug-25	20-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Jul-35	15-Feb-33	20-May-40
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 18, 2030(100.00%)	February 16, 2027(100.00%)	May 20, 2026(106.70%)
Subsequent call dates, if applicable	Jan 21, 2031(100.00%), Jul 18,	Feb 15, 2028(100.00%), Feb 15,	May 20, 2027(113.40%), May 20,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	5.0%	6.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RE483	US78014RC321	CA779926PH14
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
Regulatory treatment			
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)	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 4.620	USD 2.112	CAD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Jul-25	13-Jun-25	12-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Jul-35	13-Dec-30	12-May-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 31, 2030(100.00%)	June 15, 2026(100.00%)	May 12, 2027(100.00%)
Subsequent call dates, if applicable	Jan 31, 2031(100.00%), Jul 31,	Dec 14, 2026(100.00%), Jun 14,	Nov 12, 2027(100.00%), May 12,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	5.0%	3.6%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RD81	78014RE97	US78014RB828
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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 3,340	USD 1,477	USD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Jun-25	16-Jun-25	02-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Jun-35	16-Jun-37	02-Jun-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 18, 2030(100.00%)	June 16, 2028(100.00%)	June 2, 2026(104.35%)
Subsequent call dates, if applicable	Jun 18, 2031(100.00%), Jun 18,	Dec 18, 2028(100.00%), Jun 18,	Dec 02, 2026(108.70%), Jun 02,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	5.4%	4.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	TEMP4062988	XS3055790334	CA779926PW80
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 4.476	USD 1000000.000	CAD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	07-Aug-25	25-Jun-25	21-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	07-Aug-35	25-Jun-32	21-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 8, 2028(100.00%)	June 25, 2026(105.68%)	May 21, 2026(105.15%)
Subsequent call dates, if applicable	Aug 07, 2029(100.00%), Aug 07,	Dec 25, 2026(111.36%), Jun 25,	May 21, 2027(110.30%), May 21,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	5.7%	5.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RG13	CA779926TE47	XS3055817988
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 13.700	USD 1.000	USD 1.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Jun-25	01-Aug-25	02-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	24-Jun-35	01-Aug-35	02-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 24, 2033(100.00%)	August 3, 2027(100.00%)	June 2, 2026(100.00%)
Subsequent call dates, if applicable	Jun 26, 2034(100.00%)	Aug 01, 2028(100.00%), Aug 01,	Jun 02, 2027(100.00%), Jun 02,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	5.3%	4.9%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RA754	US78014RB745	CA779926PA60
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>			
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)	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 0.261	USD 5.571	CAD 7.075
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-May-25	13-Jun-25	09-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-May-32	13-Dec-27	09-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 14, 2027(100.00%)	June 15, 2026(100.00%)	May 11, 2026(100.00%)
Subsequent call dates, if applicable	Nov 15, 2027(100.00%), May 15,	Dec 14, 2026(100.00%), Jun 14,	May 10, 2027(100.00%), May 09,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.9%	4.6%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926SY10	CA779926TD63	CA779926PU25
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 3.000	CAD 1.000	CAD 5.476
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Jul-25	01-Aug-25	21-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Jul-32	01-Aug-35	21-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 30, 2027(100.00%)	August 3, 2027(100.00%)	May 21, 2027(100.00%)
Subsequent call dates, if applicable	Jan 31, 2028(100.00%), Jul 31,	Aug 01, 2028(100.00%), Aug 01,	May 23, 2028(100.00%), May 22,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.0%	4.6%	4.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2993470108	US78014RH528	CA779926SP03
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most 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 1000000.000	USD 1.000	CAD 2.752
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	21-May-25	18-Jul-25	23-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21-May-30	18-Jul-40	23-Jul-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 21, 2026(105.40%)	July 20, 2027(100.00%)	July 23, 2026(100.00%)
Subsequent call dates, if applicable	Nov 21, 2026(110.80%), May 21,	Jan 18, 2028(100.00%), Jul 18,	Jul 23, 2027(100.00%), Jul 24,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.4%	5.5%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RW62	CA779926QW71	CA779926QV98
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1,500	CAD 3,000	CAD 3,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Jul-25	17-Jun-25	17-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Jul-30	17-Jun-30	17-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 2, 2026(100.00%)	June 18, 2029(100.00%)	June 20, 2028(100.00%)
Subsequent call dates, if applicable	Jul 02, 2027(100.00%), Jul 04,	Dec 17, 2029(100.00%)	Dec 18, 2028(100.00%), Jun 18,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.8%	3.4%	3.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PS78	CA779926QQ04	CA779926PY47
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 10.000	CAD 4020000.000	CAD 1610000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	20-May-25	10-Jun-25	23-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-May-30	10-Jun-35	23-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 20, 2026(100.00%)	June 10, 2026(105.15%)	May 25, 2026(105.10%)
Subsequent call dates, if applicable	May 20, 2027(100.00%), May 23,	Jun 10, 2027(110.30%), Jun 10,	May 23, 2027(110.20%), May 23,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.8%	5.2%	5.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PN81	CA779926QE73	CA779926RR77
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 11.974	CAD 5.000	USD 1.501
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-May-25	04-Jun-25	02-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-May-35	04-Jun-40	02-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 15, 2028(100.00%)	June 4, 2030(100.00%)	July 2, 2027(100.00%)
Subsequent call dates, if applicable	May 14, 2029(100.00%), May 14,	Dec 04, 2030(100.00%), Jun 04,	Jul 05, 2028(100.00%), Jul 03,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	4.6%	5.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926SX37	TEMP4068670	CA779926RC09
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 15,000	USD 1,000	CAD 8,029
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-Jul-25	06-Aug-25	18-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-Jul-35	06-Aug-30	18-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 23, 2030(100.00%)	August 6, 2026(100.00%)	June 18, 2027(100.00%)
Subsequent call dates, if applicable	Jul 23, 2031(100.00%), Jul 23,	Aug 06, 2027(100.00%), Aug 08,	Jun 20, 2028(100.00%), Jun 18,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.4%	4.7%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RS50	CA779926QC18	TEMP4067786
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 8.815	CAD 4.045	CAD 2315000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Jul-25	28-May-25	06-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Jul-35	28-May-35	06-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 2, 2027(100.00%)	May 29, 2028(100.00%)	August 6, 2026(105.35%)
Subsequent call dates, if applicable	Jul 04, 2028(100.00%), Jul 03,	May 28, 2029(100.00%), May 28,	Aug 06, 2027(110.70%), Aug 06,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.4%	5.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RB331	US78014RD808	CA779926PL26
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
<i>Regulatory treatment</i>			
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)	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 3.325	USD 13.645	CAD 3.252
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Jun-25	31-Jul-25	14-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Dec-28	31-Jul-28	14-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 15, 2026(100.00%)	July 31, 2026(100.00%)	May 15, 2028(100.00%)
Subsequent call dates, if applicable	Dec 14, 2026(100.00%), Jun 14,	Feb 01, 2027(100.00%), Aug 02,	May 14, 2029(100.00%), May 14,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.8%	4.5%	4.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926SH86	CA779926RZ93	CA779926QL17
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 2,330	CAD 5,134	CAD 1,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-Jul-25	16-Jul-25	04-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-Jul-35	16-Jul-35	04-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 23, 2027(100.00%)	July 16, 2027(100.00%)	June 4, 2026(100.00%)
Subsequent call dates, if applicable	Jul 24, 2028(100.00%), Jul 23,	Jul 17, 2028(100.00%), Jul 16,	Jun 04, 2027(100.00%), Jun 05,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.4%	4.4%	3.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PR95	CA779926TB08	CA779926QU16
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1000000.000	CAD 4.040	USD 1200000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	22-May-25	30-Jul-25	11-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	22-May-35	30-Jul-35	11-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 25, 2027(105.52%)	July 30, 2027(100.00%)	June 11, 2026(106.70%)
Subsequent call dates, if applicable	May 22, 2028(111.04%), May 22,	Jul 31, 2028(100.00%), Jul 30,	Jun 11, 2027(113.40%), Jun 11,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.5%	4.6%	6.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926PV08	US78014RH940	CA779926QP21
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2.057	USD 16.849	CAD 3.750
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	21-May-25	31-Jul-25	11-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21-May-35	31-Jan-31	11-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 21, 2027(100.00%)	July 31, 2026(100.00%)	June 11, 2030(100.00%)
Subsequent call dates, if applicable	May 23, 2028(100.00%), May 22,	Nov 02, 2026(100.00%), Feb 01,	Jun 11, 2031(100.00%), Jun 11,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	5.0%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926RU07	US78014RC990	
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-eligible instruments governed by foreign law)	N/A	Contractual	
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	
Post-transitional Basel III rules	N/A	N/A	
Eligible at solo/group/group&solo	N/A	N/A	
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
Par value of instrument	CAD 1.000	USD 0.335	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	30-Jun-25	16-May-25	
Perpetual or dated	Dated	Dated	
Original maturity date	30-Jun-30	16-May-45	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	June 30, 2027(100.00%)	May 17, 2032(100.00%)	
Subsequent call dates, if applicable	Jun 30, 2028(100.00%), Jul 03,	Nov 16, 2032(100.00%), May 16,	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	3.8%	5.4%	
Existence of a dividend stopper	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
Existence of a step up or other incentive to redeem	No	No	
Noncumulative or cumulative	Non-cumulative	Non-cumulative	
Convertible or non-convertible	Non-convertible	Non-convertible	
If convertible, conversion trigger (s)	N/A	N/A	
If convertible, fully or partially	N/A	N/A	
If convertible, conversion rate	N/A	N/A	
If convertible, mandatory or optional conversion	N/A	N/A	
If convertible, specify instrument type convertible into	N/A	N/A	
If convertible, specify issuer of instrument it converts into	N/A	N/A	
Write-down feature			
If write-down, write-down trigger (s)	N/A	N/A	
If write-down, full or partial	N/A	N/A	
If write-down, permanent or temporary	N/A	N/A	
If temporary write-down, description of write-down mechanism	N/A	N/A	
Type of subordination	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
Non-compliant transitioned features	No	No	
If yes, specify non-compliant features	N/A	N/A	

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RD31	XS2993461701	XS2993465017
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)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 107	USD 3.301	USD 2
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Jun-25	14-May-25	15-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	4-Dec-26	15-May-28	15-May-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 24, 2026(100.00%)	May 14, 2027(100.00%)	
Subsequent call dates, if applicable			
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	Float
Coupon rate and any related index	4.40%	4.15	SOFR, Subject to cap and floor
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055781002	XS3055797859	XS3055811783
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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	USD 1	USD 20
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Jun-25	16-Jul-25	27-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Jun-27	16-Jul-30	28-May-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount			
Subsequent call dates, if applicable			
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	Float	Float	Float
Coupon rate and any related index	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926PD0	779926RX4	779926SD7
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.5	CAD 8	CAD 1.16
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	16-May-25	11-Jul-25	15-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	16-May-35	11-Jul-35	15-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 16, 2026(105.150%)	July 11, 2026(105.440%),	July 15, 2026(105.500%)
Subsequent call dates, if applicable	May 16, 2027(110.300%), May 16, 2028(115.450%), May 16, 2029(120.600%), May 16, 2030(125.750%), May 16, 2031(130.900%), May 16, 2032(136.050%), May 16, 2033(141.200%), May 16, 2034(146.350%)	July 11, 2027(110.880%), July 11, 2028(116.320%), July 11, 2029(121.760%), July 11, 2030(127.200%), July 11, 2031(132.640%), July 11, 2032(138.080%), July 11, 2033(143.520%), July 11, 2034(148.960%),	July 15, 2027(111.000%), July 15, 2028(116.500%), July 15, 2029(122.000%), July 15, 2030(127.500%), July 15, 2031(133.000%), July 15, 2032(138.500%), July 15, 2033(144.000%), July 15, 2034(149.500%)
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Zero	Zero
Coupon rate and any related index	5.15% per annum, compounded annually.	5.44% per annum, compounded annually.	5.5% per annum, compounded annually.
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926SF2	779926SG0	XS2993458400
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.5	CAD 1.5	USD 4
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	16-Jul-25	21-Jul-25	6-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	16-Jul-35	21-Jul-31	6-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 16, 2026(105.260%)	July 21, 2027(108.700%)	May 6, 2026(100.000%),
Subsequent call dates, if applicable	July 16, 2027(110.520%), July 16, 2028(115.780%), July 16, 2029(121.040%), July 16, 2030(126.300%), July 16, 2031(131.560%), July 16, 2032(136.820%), July 16, 2033(142.080%), July 16, 2034(147.340%),	July 21, 2028(113.050%), July 21, 2029(117.400%), July 21, 2030(121.750%),	August 6, 2026(100.000%), November 6, 2026(100.000%), February 6, 2027(100.000%), May 6, 2027(100.000%), November 6, 2027(100.000%), February 6, 2028(100.000%), May 6, 2028(100.000%), August 6, 2028(100.000%), November 6, 2028(100.000%), February 6, 2029(100.000%), May 6, 2029(100.000%), August 6, 2029(100.000%), November 6, 2029(100.000%), February 6, 2030(100.000%), May 6, 2030(100.000%), August 6, 2030(100.000%), November 6, 2030(100.000%), February 6, 2031(100.000%), May 6, 2031(100.000%), August 6, 2031(100.000%), November 6, 2031(100.000%), February 6, 2032(100.000%), May 6, 2032(100.000%), August 6, 2032(100.000%), November 6, 2032(100.000%), February 6, 2033(100.000%), May 6, 2033(100.000%), August 6, 2033(100.000%), November 6, 2033(100.000%), February 6, 2034(100.000%), May 6, 2034(100.000%),
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Zero	FIXED

Coupon rate and any related index	5.26% per annum, compounded annually.	4.35% per annum, compounded annually.	8.05%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2993465447	XS2993466684	XS2993471684
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 3.222	USD 2.544	EUR 2
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	20-May-25	21-May-25	5-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-May-30	21-May-30	5-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 20, 2027(100.00%)	May 21, 2027(100.000%),	June 5, 2027(100.000%)
Subsequent call dates, if applicable	May 20, 2027(100.00%),, May 20, 2028(100.00%)	August 21, 2027(100.000%), November 21, 2027(100.000%), February 21, 2028(100.000%), May 21, 2028(100.000%), August 21, 2028(100.000%), November 21, 2028(100.000%), February 21, 2029(100.000%), May 21, 2029(100.000%), August 21, 2029(100.000%), November 21, 2029(100.000%), February 21, 2030(100.000%), May 6, 2029(100.000%)	June 5, 2028(100.000%), June 5, 2029(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	Float	Float
Coupon rate and any related index	2.77%	SOFR, Subject to cap and floor	Euribor, subject to cap and floor
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055778800	XS3055782745	XS3055784873
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 3.5	EUR 2.25	USD 1
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Jun-25	20-Jun-25	26-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Jun-30	20-Jun-30	26-Jun-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 18, 2028(100.000%)	June 20, 2027(100.000%)	June 26, 2026(100.000%)
Subsequent call dates, if applicable	June 18, 2029(100.000%)	June 20, 2028(100.000%), June 20, 2029(100.000%),	September 26, 2026(100.000%), December 26, 2026(100.000%), March 26, 2027(100.000%), June 26, 2027(100.000%), September 26, 2027(100.000%), December 26, 2027(100.000%), March 26, 2028(100.000%), June 26, 2028(100.000%), September 26, 2028(100.000%), December 26, 2028(100.000%), March 26, 2029(100.000%), June 26, 2029(100.000%), September 26, 2029(100.000%), December 26, 2029(100.000%), March 26, 2030(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	2.9%	2.49%	5.4%
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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055788783	XS3055790920	XS3055797933	
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-eligible 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	
Amount recognised in regulatory capital (Currency in millions, as of most 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	GBP 1	GBP 2	USD 1	
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
Original date of issuance	10-Jul-25	3-Jul-25	16-Jul-25	
Perpetual or dated	Dated	Dated	Dated	
Original maturity date	10-Jul-28	3-Jul-32	16-Jul-30	
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	July 10, 2026(100.00%)	July 3, 2026(100.000%),		
Subsequent call dates, if applicable	July 10, 2027(100.00%)	October 3, 2026(100.000%), January 3, 2027(100.000%), April 3, 2027(100.000%), July 3, 2027(100.000%), October 3, 2027(100.000%), January 3, 2028(100.000%), April 3, 2028(100.000%), July 3, 2028(100.000%), October 3, 2028(100.000%), January 3, 2029(100.000%), April 3, 2029(100.000%), July 3, 2029(100.000%), October 3, 2029(100.000%), January 3, 2030(100.000%), April 3, 2030(100.000%), July 3, 2030(100.000%), October 3, 2030(100.000%), January 3, 2031(100.000%), April 3, 2031(100.000%), July 3, 2031(100.000%), October 3, 2031(100.000%), January 3, 2032(100.000%), April 3, 2032(100.000%),		
Coupons/dividends				
Fixed or floating dividend/coupon	FIXED	Zero	Float	
Coupon rate and any related index	4.25%	6.25% per annum, compounded annually.	SOFR, Subject to cap and floor	
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055807328	XS3055813300	XS3055833753
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 1.4	USD 10	GBP 2.1
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Jul-25	28-May-25	11-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Jul-25	28-May-30	11-Jun-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount		May 28, 2026(100.000%)	June 11, 2026(100.000%),
Subsequent call dates, if applicable		August 28, 2026(100.000%), November 28, 2026(100.000%), February 28, 2027(100.000%), May 28, 2027(100.000%), August 28, 2027(100.000%), November 28, 2027(100.000%), February 28, 2028(100.000%), May 28, 2028(100.000%), August 28, 2028(100.000%), November 28, 2028(100.000%), February 28, 2029(100.000%), May 28, 2029(100.000%), August 28, 2029(100.000%), November 28, 2029(100.000%), February 28, 2030(100.000%)	June 11, 2027(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	Float	FIXED	Zero
Coupon rate and any related index	Euribor, subject to cap and floor	6.38%	4.56% per annum, compounded annually.
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055835881	XS3055838554	XS3088694743
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	AUD 2	CNH 53	CNH 53
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Jun-25	26-Jun-25	26-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	24-Jun-35	26-Jun-31	26-Jun-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 24, 2028(120.800%)	June 26, 2029(100.000%)	June 26, 2029(100.000%)
Subsequent call dates, if applicable	June 24, 2029(126.400%), June 24, 2030(133.000%), June 24, 2031(139.600%), June 24, 2032(146.200%), June 24, 2033(152.800%), June 24, 2034(159.400%),	June 26, 2030 (100.000%)	June 26, 2030 (100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Fixed	Fixed
Coupon rate and any related index	6.6% per annum, compounded annually.	2.41%	2.41%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3088695716	XS3088696011	XS3088696524
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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	AUD 13	EUR 10	EUR 10
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Jun-25	27-Jun-25	30-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Jun-36	27-Jun-40	30-Jun-40
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 27, 2035(100.00%)	June 27, 2028(109.540%),	June 30, 2028(109.540%),
Subsequent call dates, if applicable		June 27, 2031(120.080%), June 27, 2034(128.620%), June 27, 2037(138.160%)	June 30, 2031(120.080%), June 30, 2034(128.620%), June 30, 2037(138.160%)
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	Zero	FIXED
Coupon rate and any related index	5%	3.18% per annum, compounded annually.	3.18% per annum, compounded annually.
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3088697928	XS3088702868	XS3088702942
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 9.5	AUD 2	AUD 1
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Jun-25	21-Jul-25	23-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Jun-40	21-Jul-32	23-Jul-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 30, 2028(109.540%),	July 21, 2026(105.410%)	July 23, 2026(106.620%)
Subsequent call dates, if applicable	June 30, 2031(120.080%), June 30, 2034(128.620%), June 30, 2037(138.160%)	July 21, 2027(110.820%), July 21, 2028(116.230%), July 21, 2029(121.640%), July 21, 2030(127.050%), July 21, 2031(132.460%)	July 23, 2027(113.240%), July 23, 2028(120.860%), July 23, 2029(126.480%), July 23, 2030(133.100%), July 23, 2031(139.720%), July 23, 2032(146.340%), July 23, 2033(152.960%), July 23, 2034(159.580%),
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Zero	Zero
Coupon rate and any related index	3.18% per annum, compounded annually.	5.41% per annum, compounded annually.	6.62% per annum, compounded annually.
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3088707586	CA779926NL44	CA779926NM27
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 10	CAD 23.854	USD 1.417
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Jul-25	1-May-25	1-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Jul-55	1-May-35	1-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 25, 2031(129.100%)	01/05/2029 (100.00%)	01/05/2026 (100.00%)
Subsequent call dates, if applicable	July 25, 2032(133.950%), July 25, 2033(138.800%), July 25, 2034(143.650%), July 25, 2035(148.500%), July 25, 2036(153.350%), July 25, 2037(158.200%), July 25, 2038(163.050%), July 25, 2039(167.900%), July 25, 2040(172.750%), July 25, 2041(177.600%), July 25, 2042(182.450%), July 25, 2043(187.300%), July 25, 2044(202.150%), July 25, 2045(207.000%), July 25, 2046(201.850%), July 25, 2047(206.700%), July 25, 2048(211.550%), July 25, 2049(216.400%), July 25, 2050(221.250%), July 25, 2051(226.100%), July 25, 2052(230.950%), July 25, 2053(235.800%), July 25, 2054(240.650%)		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.85% per annum, compounded annually.	4.50%	5.45%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926NN00	CA779926NP57	CA779926NS96
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 3.204	CAD 5.767	CAD 1.825
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	1-May-25	1-May-25	2-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	1-May-35	1-May-35	2-May-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	01/05/2026 (100.00%)	01/05/2029 (100.00%)	02/05/2028 (100.00%)
Subsequent call dates, if applicable			
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.75%	4.35%	3.75%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926NT79	US78014RA341	CA779926NX81
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2	USD 1.248	CAD 10.57
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	2-May-25	16-May-25	7-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	2-May-35	16-May-35	7-May-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	02/05/2026 (100.00%)	May 16, 2028(100.000%)	May 7, 2027(100.000%),
Subsequent call dates, if applicable		November 16, 2028(100.000%), May 7, 2029(100.000%), November 16, 2029(100.000%), May 16, 2030(100.000%), November 18, 2030(100.000%), May 16, 2031(100.000%), November 17, 2031(100.000%), May 17, 2032(100.000%), November 16, 2032(100.000%), May 16, 2033(100.000%), November 16, 2033(100.000%), May 16, 2034(100.000%), November 16, 2034(100.000%)	May 8, 2028(100.000%), May 7, 2029(100.000%), May 7, 2030(100.000%), May 7, 2031(100.000%), May 7, 2032(100.000%), May 9, 2033(100.000%), May 8, 2034(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.56%	5.10%	4.50%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926NW09	CA779926NU43	CA779926NV26
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 8,579	CAD 8	CAD 5.5
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	7-May-25	16-May-25	16-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	7-May-35	16-May-40	16-May-40
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 7, 2027(100.000%),	May 16, 2030(100.000%),	May 16, 2030(100.000%),
Subsequent call dates, if applicable	May 8, 2028(100.000%), May 7, 2029(100.000%), May 7, 2030(100.000%), May 7, 2031(100.000%), May 7, 2032(100.000%), May 9, 2033(100.000%), May 8, 2034(100.000%)	November 18, 2030(100.000%), May 16, 2031(100.000%), November 17, 2031(100.000%), May 17, 2032(100.000%), November 16, 2032(100.000%), May 16, 2033(100.000%), November 16, 2033(100.000%), May 16, 2034(100.000%), November 16, 2034(100.000%), May 16, 2035(100.000%), November 16, 2035(100.000%), May 16, 2036(100.000%), November 17, 2036(100.000%), May 20, 2037(100.000%), November 16, 2037(100.000%), May 17, 2038(100.000%), November 16, 2038(100.000%), May 16, 2039(100.000%), November 16, 2039(100.000%),	November 18, 2030(100.000%), May 16, 2031(100.000%), November 17, 2031(100.000%), May 17, 2032(100.000%), November 16, 2032(100.000%), May 16, 2033(100.000%), November 16, 2033(100.000%), May 16, 2034(100.000%), November 16, 2034(100.000%), May 16, 2035(100.000%), November 16, 2035(100.000%), May 16, 2036(100.000%), November 17, 2036(100.000%), May 20, 2037(100.000%), November 16, 2037(100.000%), May 17, 2038(100.000%), November 16, 2038(100.000%), May 16, 2039(100.000%), November 16, 2039(100.000%),
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.30%	4.40%	4.60%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926NY64	CA779926NZ30	CA779926RL08
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 2.161	CAD 1	CAD 18.445
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	6-May-25	5-May-25	25-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	6-May-35	5-May-35	25-Jun-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 7, 2029(100.000%)	May 5, 2026(100.000%),	June 26, 2028(100.000%),
Subsequent call dates, if applicable	August 7, 2029(100.000%), November 6, 2029(100.000%), February 6, 2030(100.000%), May 6, 2030(100.000%), August 6, 2030(100.000%), November 6, 2030(100.000%), February 6, 2031(100.000%), May 6, 2031(100.000%), August 6, 2031(100.000%), November 6, 2031(100.000%), February 6, 2032(100.000%), May 6, 2032(100.000%), August 6, 2032(100.000%), November 8, 2032(100.000%), February 7, 2033(100.000%), May 6, 2033(100.000%), August 8, 2033(100.000%), November 7, 2033(100.000%), February 6, 2034(100.000%), May 8, 2034(100.000%), August 8, 2034(100.000%), November 6, 2034(100.000%), February 6, 2035(100.000%),	May 5, 2027(100.000%), May 5, 2028(100.000%), May 7, 2029(100.000%), May 6, 2030(100.000%), May 5, 2031(100.000%), May 5, 2032(100.000%), May 5, 2033(100.000%), May 5, 2034(100.000%)	June 25, 2029(100.000%), June 25, 2030(100.000%), June 25, 2031(100.000%), June 25, 2032(100.000%), June 27, 2033(100.000%), June 26, 2034(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.05%	4.56%	4.50%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RD311	CA779926RK25	CA779926SV70
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
<i>Regulatory treatment</i>			
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)	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 107	CAD 1.691	CAD 2.752
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Jun-25	25-Jun-25	23-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	4-Dec-26	25-Jun-35	23-Jul-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	24/06/2026 (100.00%)	June 26, 2028(100.000%),	Jul 23, 2027(100.00%)
Subsequent call dates, if applicable		June 25, 2029(100.000%), June 25, 2030(100.000%), June 25, 2031(100.000%), June 25, 2032(100.000%), June 27, 2033(100.000%), June 26, 2034(100.000%),	Jul 24, 2028(100.00%), Jul 23, 2029(100.00%)
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.40%	4.30%	3.82%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VN18	CA779926VP65	CA779926VQ49
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 4.963	CAD 4.900	CAD 15.585
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	01-Oct-25	01-Oct-25	01-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-Oct-35	01-Oct-35	01-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 1, 2027(100.00%)	October 1, 2027(100.00%)	October 1, 2027(100.00%)
Subsequent call dates, if applicable	Oct 03, 2028(100.00%), Oct 02,	Oct 03, 2028(100.00%), Oct 02,	Oct 03, 2028(100.00%), Oct 02,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.0%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UK87	CA779926WW08	CA779926UL60
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 38.447	CAD 1.000	CAD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Sep-25	03-Nov-25	03-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Sep-35	03-Nov-35	03-Sep-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 4, 2029(100.00%)	November 3, 2027(100.00%)	September 3, 2026(103.98%)
Subsequent call dates, if applicable	Mar 04, 2030(100.00%), Sep 03,	May 03, 2028(100.00%), Nov 03,	Sep 03, 2027(107.96%), Sep 03,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	ZERO
Coupon rate and any related index	4.4%	4.0%	4.0%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UN27	CA779926UP74	CA779926UQ57
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.000	CAD 1.000	CAD 10.304
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	03-Sep-25	03-Sep-25	03-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	03-Sep-35	03-Sep-35	03-Sep-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 3, 2027(100.00%)	September 3, 2027(100.00%)	September 5, 2028(100.00%)
Subsequent call dates, if applicable	Sep 05, 2028(100.00%), Sep 04,	Sep 05, 2028(100.00%), Sep 04,	Sep 04, 2029(100.00%), Sep 03,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	4.3%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UR31	CA779926WX80	XS3151518050
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 3.843	CAD 0.500	USD 9.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	03-Sep-25	05-Nov-25	05-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	03-Sep-35	05-Nov-30	05-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 5, 2028(100.00%)	November 5, 2027(100.00%)	November 5, 2027(100.00%)
Subsequent call dates, if applicable	Sep 04, 2029(100.00%), Sep 03,	Nov 06, 2028(100.00%), Nov 05,	May 05, 2028(100.00%), Nov 06,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	3.4%	5.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926XB51	CA779926VR22	CA779926VS05
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.000	USD 1.000	CAD 1.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	06-Nov-25	06-Oct-25	06-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	06-Nov-35	06-Oct-35	06-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 6, 2028(100.00%)	October 6, 2027(100.00%)	October 6, 2027(100.00%)
Subsequent call dates, if applicable	Nov 06, 2029(100.00%), Nov 06,	Oct 06, 2028(100.00%), Oct 09,	Oct 06, 2028(100.00%), Oct 09,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.0%	5.1%	4.0%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VK78	CA779926VL51	CA779926VU50
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 9.000	CAD 7.000	CAD 3.077
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	08-Oct-25	08-Oct-25	08-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	08-Oct-45	08-Oct-45	08-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 8, 2030(100.00%)	October 8, 2030(100.00%)	October 9, 2029(100.00%)
Subsequent call dates, if applicable	Apr 08, 2031(100.00%), Oct 08,	Apr 08, 2031(100.00%), Oct 08,	Oct 08, 2030(100.00%), Oct 08,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.5%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VV34	CA779926VW17	CA779926VX99
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2.675	USD 2.857	USD 3.021
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	08-Oct-25	08-Oct-25	08-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	08-Oct-35	08-Oct-35	08-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 9, 2029(100.00%)	October 8, 2027(100.00%)	October 8, 2027(100.00%)
Subsequent call dates, if applicable	Oct 08, 2030(100.00%), Oct 08,	Oct 10, 2028(100.00%), Oct 09,	Oct 10, 2028(100.00%), Oct 09,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.9%	5.1%	4.9%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VY72	XS3151484998	CA779926US14
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.545	USD 3200000.000	CAD 0.350
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	08-Oct-25	10-Oct-25	10-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	08-Oct-35	10-Oct-30	10-Sep-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 10, 2028(100.00%)	October 13, 2026(104.55%)	September 10, 2027(100.00%)
Subsequent call dates, if applicable	Oct 09, 2029(100.00%), Oct 08,	Apr 10, 2027(109.10%), Oct 10,	Sep 11, 2028(100.00%), Sep 10,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	ZERO	FIXED
Coupon rate and any related index	4.1%	4.6%	3.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UT96	CA779926UU69	CA779926UV43
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 0.100	CAD 2.747	CAD 2.353
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	10-Sep-25	10-Sep-25	10-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10-Sep-30	10-Sep-35	10-Sep-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 10, 2027(100.00%)	September 10, 2027(100.00%)	September 10, 2027(100.00%)
Subsequent call dates, if applicable	Sep 11, 2028(100.00%), Sep 10,	Sep 11, 2028(100.00%), Sep 10,	Sep 11, 2028(100.00%), Sep 10,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.8%	4.3%	4.5%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UY81	CA779926UZ56	CA779926TP93
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 3.000	CAD 1.000	CAD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	12-Sep-25	12-Sep-25	13-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	12-Sep-35	12-Sep-35	13-Aug-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 13, 2027(100.00%)	September 12, 2031(100.00%)	August 13, 2029(100.00%)
Subsequent call dates, if applicable	Sep 12, 2028(100.00%), Sep 12,	Sep 13, 2032(100.00%), Sep 12,	Feb 13, 2030(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.8%	4.1%	3.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TQ76	CA779926TR59	CA779926TS33
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2.000	CAD 7.244	CAD 5.860
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Aug-25	13-Aug-25	13-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Aug-30	13-Aug-35	13-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 14, 2028(100.00%)	August 13, 2027(100.00%)	August 13, 2027(100.00%)
Subsequent call dates, if applicable	Feb 13, 2029(100.00%), Aug 13,	Aug 14, 2028(100.00%), Aug 13,	Aug 14, 2028(100.00%), Aug 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.6%	4.3%	4.5%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TT16	CA779926TU88	CA779926TV61
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.000	USD 1.330	USD 1.785
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Aug-25	13-Aug-25	13-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Aug-30	13-Aug-35	13-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 13, 2026(100.00%)	August 13, 2027(100.00%)	August 13, 2027(100.00%)
Subsequent call dates, if applicable	Aug 13, 2027(100.00%), Aug 14,	Aug 14, 2028(100.00%), Aug 13,	Aug 14, 2028(100.00%), Aug 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.7%	5.1%	5.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TW45	XS3088720761	XS3088720845
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 0.500	USD 5.000	USD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Aug-25	14-Aug-25	14-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Aug-35	14-Aug-32	14-Aug-32
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 13, 2027(100.00%)	August 14, 2028(100.00%)	August 14, 2028(100.00%)
Subsequent call dates, if applicable	Aug 14, 2028(100.00%), Aug 13,	Aug 14, 2029(100.00%), Aug 14,	Aug 14, 2029(100.00%), Aug 14,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.6%	4.7%	4.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VZ48	CA779926WA87	CA779926TX28
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2,000	USD 3704000.000	CAD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-Oct-25	14-Oct-25	15-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-Oct-30	14-Oct-35	15-Aug-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 16, 2028(100.00%)	October 15, 2029(106.12%)	August 17, 2026(103.40%)
Subsequent call dates, if applicable	Apr 16, 2029(100.00%), Oct 15,	Oct 14, 2030(112.24%), Oct 14,	Aug 15, 2027(106.80%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	ZERO	ZERO
Coupon rate and any related index	3.3%	6.1%	3.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TY01	US78014RJ508	XS3088721140
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2,000	USD 15,004	USD 5,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Aug-25	15-Aug-25	15-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Aug-35	15-Aug-28	15-Aug-32
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 15, 2029(100.00%)	August 17, 2026(100.00%)	August 15, 2028(100.00%)
Subsequent call dates, if applicable	Aug 15, 2030(100.00%), Aug 15,	Feb 16, 2027(100.00%), Aug 16,	Aug 15, 2029(100.00%), Aug 15,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.5%	4.7%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926WB60	CA779926WC44	US78014RK415
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment			
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)	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 5.725	CAD 1.972	USD 4.098
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Oct-25	15-Oct-25	15-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Oct-35	15-Oct-35	15-Oct-32
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 15, 2027(100.00%)	October 15, 2027(100.00%)	October 15, 2027(100.00%)
Subsequent call dates, if applicable	Oct 16, 2028(100.00%), Oct 15,	Oct 16, 2028(100.00%), Oct 15,	Apr 17, 2028(100.00%), Oct 16,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.0%	4.5%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3151506477	US78014RJ763	CA779926WG57
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-eligible instruments governed by foreign law)	N/A	Contractual	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
Amount recognised in regulatory capital (Currency in millions, as of most 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 1500000.000	USD 11.689	USD 3.260
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Oct-25	15-Sep-25	16-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Oct-30	15-Sep-28	16-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 15, 2027(104.72%)	September 15, 2026(100.00%)	October 18, 2027(100.00%)
Subsequent call dates, if applicable	Oct 15, 2028(109.44%), Oct 15,	Sep 15, 2027(100.00%)	Oct 16, 2028(100.00%), Oct 16,
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	FIXED	FIXED
Coupon rate and any related index	4.7%	4.2%	4.9%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926WH31	CA779926WJ96	US78014RJ433
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment			
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)	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 5.000	CAD 1060000.000	USD 8.027
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Oct-25	17-Oct-25	17-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Oct-35	17-Oct-35	17-Oct-40
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 18, 2027(100.00%)	October 19, 2026(104.77%)	October 17, 2028(100.00%)
Subsequent call dates, if applicable	Oct 17, 2028(100.00%), Oct 17,	Oct 17, 2027(109.54%), Oct 17,	Apr 17, 2029(100.00%), Oct 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	ZERO	FIXED
Coupon rate and any related index	4.0%	4.8%	5.0%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RJ847	US78014RL736	US78014RM312
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			
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)	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 12.863	USD 2.481	USD 13.977
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Oct-25	17-Oct-25	17-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Oct-28	17-Oct-45	17-Oct-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 19, 2026(100.00%)	October 17, 2029(100.00%)	October 18, 2027(100.00%)
Subsequent call dates, if applicable	Apr 19, 2027(100.00%), Oct 18,	Apr 17, 2030(100.00%), Oct 17,	Apr 17, 2028(100.00%), Oct 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	5.3%	4.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VA96	CA779926VB79	CA779926VC52
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	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 11.004	CAD 17.199	USD 3.330
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Sep-25	17-Sep-25	17-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Sep-35	17-Sep-35	17-Sep-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 17, 2027(100.00%)	September 17, 2027(100.00%)	September 17, 2027(100.00%)
Subsequent call dates, if applicable	Sep 18, 2028(100.00%), Sep 17,	Sep 18, 2028(100.00%), Sep 17,	Sep 18, 2028(100.00%), Sep 17,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.3%	4.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VD36	US78014RG876	US78014RH452
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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.292	USD 8.776	USD 3.957
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Sep-25	17-Sep-25	17-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Sep-35	17-Sep-30	17-Sep-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 17, 2027(100.00%)	September 17, 2027(100.00%)	September 17, 2027(100.00%)
Subsequent call dates, if applicable	Sep 18, 2028(100.00%), Sep 17,	Sep 18, 2028(100.00%), Sep 17,	Sep 18, 2028(100.00%), Sep 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	4.4%	5.0%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RK589	CA779926TZ75	US78014RE715
Governing law(s) of the instrument	New York	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
<i>Regulatory treatment</i>			
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)	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 3,930	CAD 1000000.000	USD 30,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Sep-25	18-Aug-25	18-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Sep-27	18-Aug-35	18-Aug-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 17, 2026(100.00%)	August 18, 2026(105.10%)	August 18, 2027(100.00%)
Subsequent call dates, if applicable	Mar 17, 2027(100.00%)	Aug 18, 2027(110.20%), Aug 18,	Feb 18, 2028(100.00%), Aug 18,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	ZERO	FIXED
Coupon rate and any related index	4.0%	5.1%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UW26	CA779926UX09	CA779926UA06
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 1.000	CAD 1.000	CAD 5.099
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	19-Sep-25	19-Sep-25	20-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	19-Sep-45	19-Sep-45	20-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 19, 2030(100.00%)	September 19, 2030(100.00%)	August 20, 2029(100.00%)
Subsequent call dates, if applicable	Mar 19, 2031(100.00%), Sep 19,	Mar 19, 2031(100.00%), Sep 19,	Aug 20, 2030(100.00%), Aug 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.6%	4.8%	4.2%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UB88	CA779926UE28	CA779926UF92
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 3.877	USD 1400000.000	CAD 6518000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	20-Aug-25	20-Aug-25	20-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-Aug-35	20-Aug-35	20-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 20, 2029(100.00%)	August 20, 2026(106.42%)	August 20, 2026(105.36%)
Subsequent call dates, if applicable	Aug 20, 2030(100.00%), Aug 20,	Aug 20, 2027(112.84%), Aug 20,	Aug 20, 2027(110.72%), Aug 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	ZERO	ZERO
Coupon rate and any related index	4.4%	6.4%	5.4%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UG75	CA779926WP56	CA779926WK69
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 5.000	USD 1.250	CAD 9.972
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	21-Aug-25	21-Oct-25	22-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21-Aug-32	21-Oct-35	22-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 21, 2026(100.00%)	October 21, 2026(100.00%)	October 23, 2028(100.00%)
Subsequent call dates, if applicable	Aug 23, 2027(100.00%), Aug 21,	Oct 21, 2027(100.00%), Oct 23,	Oct 22, 2029(100.00%), Oct 22,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.8%	4.1%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926WL43	CA779926WM26	CA779926WN09
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 2.040	CAD 1.912	CAD 5.414
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	22-Oct-25	22-Oct-25	22-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	22-Oct-35	22-Oct-30	22-Oct-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 23, 2028(100.00%)	October 22, 2026(100.00%)	October 22, 2026(100.00%)
Subsequent call dates, if applicable	Oct 22, 2029(100.00%), Oct 22,	Oct 22, 2027(100.00%), Oct 23,	Oct 22, 2027(100.00%), Oct 23,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.9%	3.4%	3.6%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VE19	CA779926VF83	CA779926VG66
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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	CAD 8000000.000	CAD 2.000	CAD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	22-Sep-25	23-Sep-25	23-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	22-Sep-35	23-Sep-30	23-Sep-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 22, 2028(104.84%)	September 25, 2028(100.00%)	September 23, 2027(100.00%)
Subsequent call dates, if applicable	Sep 22, 2029(109.68%), Sep 22,	Mar 23, 2029(100.00%), Sep 24,	Mar 23, 2028(100.00%), Sep 25,
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	FIXED	FIXED
Coupon rate and any related index	4.8%	3.3%	3.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926VH40	XS3151502724	CA779926VJ06
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-eligible 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
Amount recognised in regulatory capital (Currency in millions, as of most 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 0.650	USD 1600000.000	CAD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-Sep-25	24-Oct-25	24-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-Sep-35	24-Oct-30	24-Sep-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 23, 2027(100.00%)	October 26, 2026(104.50%)	September 24, 2027(100.00%)
Subsequent call dates, if applicable	Sep 25, 2028(100.00%), Sep 24,	Apr 24, 2027(109.00%), Oct 24,	Sep 25, 2028(100.00%), Sep 24,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	ZERO	FIXED
Coupon rate and any related index	4.8%	4.5%	3.4%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RH783	CA779926UH58	CA779926UJ15
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			
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)	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 20.000	CAD 2.760	CAD 4.389
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	26-Aug-25	27-Aug-25	27-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	26-Aug-30	27-Aug-35	27-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 26, 2027(100.00%)	August 28, 2028(100.00%)	August 28, 2028(100.00%)
Subsequent call dates, if applicable	Feb 28, 2028(100.00%), Aug 28,	Aug 27, 2029(100.00%), Aug 27,	Aug 27, 2029(100.00%), Aug 27,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.4%	4.3%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926UC61	CA779926UD45	US78014RG793
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
Regulatory treatment			
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)	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 6.000	CAD 3.000	USD 2.080
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Aug-25	28-Aug-25	28-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Aug-35	28-Aug-35	28-Feb-34
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 30, 2027(100.00%)	August 30, 2027(100.00%)	August 28, 2026(100.00%)
Subsequent call dates, if applicable	Feb 28, 2028(100.00%), Aug 28,	Feb 28, 2028(100.00%), Aug 28,	Aug 30, 2027(100.00%), Aug 28,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.4%	5.0%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RJ920	CA779926WQ30	CA779926WR13
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			
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)	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 3.665	CAD 7.652	CAD 2.827
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Aug-25	28-Oct-25	28-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Aug-40	28-Oct-35	28-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 28, 2030(100.00%)	October 28, 2027(100.00%)	October 28, 2027(100.00%)
Subsequent call dates, if applicable	Feb 28, 2031(100.00%), Aug 28,	Oct 30, 2028(100.00%), Oct 29,	Oct 30, 2028(100.00%), Oct 29,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	4.0%	3.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926WS95	CA779926WT78	CA779926WU42
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-eligible instruments governed by foreign law)	N/A	N/A	N/A
<i>Regulatory treatment</i>			
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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.425	USD 8.050	CAD 3000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Oct-25	28-Oct-25	28-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Oct-35	28-Oct-35	28-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 28, 2027(100.00%)	October 28, 2027(100.00%)	October 28, 2027(104.83%)
Subsequent call dates, if applicable	Oct 30, 2028(100.00%), Oct 29,	Oct 30, 2028(100.00%), Oct 29,	Oct 28, 2028(109.66%), Oct 28,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	ZERO
Coupon rate and any related index	4.9%	4.7%	4.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RF399	US78014RF704	US78014RH379
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
<i>Regulatory treatment</i>			
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)	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 19.932	USD 1.959	USD 1.382
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	29-Aug-25	29-Aug-25	29-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29-Aug-30	29-Aug-35	29-Aug-45
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 30, 2027(100.00%)	August 30, 2027(100.00%)	August 29, 2029(100.00%)
Subsequent call dates, if applicable	Aug 29, 2028(100.00%), Aug 29,	Aug 29, 2028(100.00%), Aug 29,	Aug 29, 2030(100.00%), Aug 29,
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	5.1%	5.6%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3213347175	US78014RH866	US78014RK746
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-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 1140000.000	USD 1.500	USD 1.546
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	29-Oct-25	29-Sep-25	29-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29-Oct-32	29-Sep-45	29-Mar-29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 29, 2026(104.90%)	September 29, 2032(100.00%)	September 29, 2026(100.00%)
Subsequent call dates, if applicable	Apr 29, 2027(109.80%), Oct 29,	Mar 29, 2033(100.00%), Sep 29,	Sep 29, 2027(100.00%), Sep 29,
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	FIXED	FIXED
Coupon rate and any related index	4.9%	5.0%	4.0%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RL322	CA779926WV25	US78014RL405
Governing law(s) of the instrument	New York	Province of Ontario	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 6.992	CAD 5.000	USD 3.164
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Sep-25	31-Oct-25	31-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Sep-30	31-Oct-35	31-Oct-29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 2, 2028(100.00%)	October 31, 2028(100.00%)	November 2, 2026(100.00%)
Subsequent call dates, if applicable	Mar 30, 2029(100.00%), Oct 01,	Oct 31, 2029(100.00%), Oct 31,	Nov 01, 2027(100.00%), Oct 31,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	3.8%	4.1%
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			
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RL579	US78014RL819	US78014RM494
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			
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)	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 2,384	USD 5,507	USD 1,626
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Oct-25	31-Oct-25	31-Oct-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Oct-45	31-Oct-30	31-Oct-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 31, 2029(100.00%)	November 1, 2027(100.00%)	November 1, 2027(100.00%)
Subsequent call dates, if applicable	Oct 31, 2030(100.00%), Oct 31,	May 01, 2028(100.00%), Oct 31,	May 01, 2028(100.00%), Oct 31,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	4.2%	4.8%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RN302	CA779926TC80	CA779926TD63
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	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 3.296	CAD 12.721	CAD 1.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Oct-25	1-Aug-25	1-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Oct-40	1-Aug-35	1-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 31, 2028(100.00%)	August 1, 2029(100.000%)	August 3, 2027(100.000%),
Subsequent call dates, if applicable	Oct 31, 2029(100.00%), Oct 31,	August 1, 2030(100.000%), August	August 1 (100.000%), August 1,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	4.51%	4.60%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TE47	CA779926TF12	CA779926TG94
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>			
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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.0	CAD 6.221	CAD 4.797
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	1-Aug-25	7-Aug-25	7-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	1-Aug-35	7-Aug-35	7-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 3, 2027(100.000%),	August 8, 2028(100.000%),	August 8, 2028(100.000%),
Subsequent call dates, if applicable	August 1, 2028 (100.000%), August	August 7, 2029(100.000%), August	August 7, 2029(100.000%), August
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.30%	4.50%	4.40%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TH77	CA779926TJ34	CA779926TK07
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>			
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)	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 1.493	CAD 0.545	USD 7.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	7-Aug-25	7-Aug-25	6-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	7-Aug-30	7-Aug-30	7-Aug-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 7, 2026(100.000%),	August 7, 2026(100.000%),	August 6, 2026(106.500%),
Subsequent call dates, if applicable	August 9, 2027(100.000%), August	August 9, 2027(100.000%), August	August 6, 2027(113.000%), August
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FIXED	FIXED	ZERO
Coupon rate and any related index	3.80%	4.00%	6.5% per annum, compounded
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926TL89	CA779926TM62	CA779926TN46
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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 2,315	USD 1.0	CAD 2,315
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	6-Aug-25	6-Aug-25	8-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	7-Aug-35	6-Aug-30	6-Aug-34
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 6, 2026(105.400%),	August 7, 2026(100.000%),	August 8, 2030(100.000%),
Subsequent call dates, if applicable	August 6, 2027(110.800%), August	August 6, 2027(100.000%), August	August 8, 2031(100.000%), August
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	FIXED	FIXED
Coupon rate and any related index	5.4% per annum, compounded	4.70%	4.30%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RD725	US78014RE897	US78014RF472
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			
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)	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 12.825	USD 2.602	USD 2.03
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Aug-25	15-Aug-25	15-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Aug-40	15-Feb-33	15-Sep-26
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 15, 2028(100.000%),	February 16, 2027(100.000%),	February 17, 2026(100.000%),
Subsequent call dates, if applicable	February 15, 2029(100.000%),	August 16, 2027(100.000%),	May 15, 2026(100.000%), 'August
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.50%	5.0%	4.15%
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RF886	US78014RK829	XS3055810629
Governing law(s) of the instrument	New York	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	USD1.0	USD 30.0	USD 1.678
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Aug-25	9-Oct-25	8-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Aug-27	9-Oct-30	8-Aug-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 16, 2027(100.000%),		
Subsequent call dates, if applicable			
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FLOAT	FLOAT
Coupon rate and any related index	5.20%	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3088730646	XS3088738110	XS3151470930
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>			
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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	USD 1.3	USD 3.090	USD 1.1
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Sep-25	12-Aug-25	23-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Sep-28	12-Aug-30	23-Sep-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount		August 12, 2026(104.800%),	
Subsequent call dates, if applicable		February 12, 2027(107.200%),	
<i>Coupons/dividends</i>			
Fixed or floating dividend/coupon	FLOAT	ZERO	FLOAT
Coupon rate and any related index	SOFR, Subject to cap and floor	4.8% per annum, compounded	SOFR, Subject to cap and floor
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3151476200	XS3151513093	XS3055803921
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 2.0	GBP 1.410	GBP 1.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	3-Oct-25	29-Oct-25	11-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	3-Oct-29	30-Oct-28	11-Aug-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount			August 04, 2026(104.300%),
Subsequent call dates, if applicable			August 04, 2027(108.600%)
Coupons/dividends			
Fixed or floating dividend/coupon	FLOAT	FLOAT	ZERO
Coupon rate and any related index	EURIBOR, Subject to cap and floor	SONIA, Subject to cap and floor	4.3% per annum, compounded
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

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3055807831	XS3088753853	XS3088758068
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-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	GBP 1.0	EUR 7.5	EUR 1.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	11-Aug-25	11-Sep-25	5-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Aug-30	11-Sep-35	5-Sep-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	August 04, 2026(105.150%),	September 06, 2027(100.000%),	August 29, 2030(100.000%),
Subsequent call dates, if applicable	August 04, 2027(110.300%), 'August		August 29, 2031(104.800%), 'August
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	FIXED	FIXED
Coupon rate and any related index	5.15% per annum, compounded	3.65%	3.50%
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