Main Features Report
Q2/2026

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
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group&solo	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Common Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	20,639
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	$1.64 (quarterly dividend effective May 22, 2026)
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 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
	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)	350	750	749
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
	Coupons/dividends			
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. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.38% for each subsequent fixed rate period [1]. 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 [2].	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 [3].
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

1 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.

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

3 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)	601
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[4].
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

4 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TQ7
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)	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	998
9	Par value of instrument	1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	June 8, 2021
12	Perpetual or dated	Dated
13	Original maturity date	November 24, 2081
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and including November 24, commencing in 2026
16	Subsequent call dates, if applicable	During the period from October 24 to and including November 24, 2026
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Fixed
18	Coupon rate and any related index	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
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 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
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			
	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
	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)	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	1,388	1,689
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.
	Coupons/dividends			
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	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780082AX1	780082BA0
3	Governing law(s) of the instrument	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
	Regulatory treatment		
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)	1,875	1,367
9	Par value of instrument	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	September 23, 2025	January 30, 2026
12	Perpetual or dated	Dated	Dated
13	Original maturity date	November 24, 2085	May 24, 2086
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 24, 2035 at USD 1,000	May 24, 2033 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.	February 24, May 24, August 24, and November 24 each year after May 24, 2033.
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to Fixed	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%.	6.50% per annum. Starting on May 24, 2033 and on every fifth anniversary of such date thereafter until May 24, 2083 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 2.450%.
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 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.	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series CA 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				
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
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	992	1,243
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
	Coupons/dividends		
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)	1,678	940	213
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
	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)	1,502	2,017	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
	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 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		
Subordinated Indebtedness		
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)	779926VM3
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	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,725
9	Par value of instrument	1,750
10	Accounting classification	Liability - amortized cost
11	Original date of issuance	April 29, 2026
12	Perpetual or dated	Dated
13	Original maturity date	May 5, 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	May 5, 2031 at par
16	Subsequent call dates, if applicable	Any time on or after May 5, 2031, at par
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	Fixed at 4.14% per annum until May 5, 2031. Thereafter, floating to maturity at Daily Compounded CORRA plus1.23%.
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	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.
25	If convertible, fully or partially	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.
27	If convertible, mandatory or optional conversion	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)	Deposit liabilities and all other senior indebtedness of the Bank
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)	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
	Regulatory treatment	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	March 29, 2019
12	Perpetual or dated	Dated
13	Original maturity date	March 29, 2029
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3MTH US LIBOR+0.72%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments		
Other TLAC instruments 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
	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)	No longer TLAC eligible (<365 days)
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
	Coupons/dividends	
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)	CA780086TM66
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
	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)	No longer TLAC eligible (<365 days)
9	Par value of instrument	CAD 1,250
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	May 4, 2021
12	Perpetual or dated	Dated
13	Original maturity date	May 4, 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
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.589%
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)	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
	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)	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
	Coupons/dividends	
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
	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	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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.8%	0.2%	1.0%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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
	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	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
	Coupons/dividends	
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
	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)	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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.4%	SOFR INDEX+0.59%	2.3%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main 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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 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
	Coupons/dividends		
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
	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	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
	Coupons/dividends	
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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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
	Coupons/dividends		
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
	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 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
	Coupons/dividends	
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
	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	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
	Coupons/dividends	
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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
	Coupons/dividends		
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
	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	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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.45%	4.03%	4.240%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
	Coupons/dividends		
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	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016FZU10	CA780086VV38
3	Governing law(s) of the instrument	NEW YORK	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	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	Other TLAC Instruments	Other 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 1350	CAD 1,750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 25, 2022	October 28, 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	November 1, 2027	November 2, 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
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.000%	5.235%
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)	CA780086WD21	CH1230759552
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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 153	CHF 200
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	December 15, 2022	January 25, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	December 15, 2028	January 25, 2028
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
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	CORRA+1.65%	2.45%
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	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)	US78016FZW75	US78016FZX58
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	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 750	USD 1700
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 12, 2023	January 12, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	January 12, 2028	February 1, 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
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.900%	5.000%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A
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)	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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
	Coupons/dividends		
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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.000%	6.000%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	N/A	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2598327059	CA780086XL38
3	Governing law(s) of the instrument	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
	Regulatory treatment	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	JPY 10,000	CAD 2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	March 31, 2023	April 20, 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	March 31, 2028	May 1, 2028
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	0.83%	4.632%
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)	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
	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 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
	Coupons/dividends	
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
	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)	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
	Coupons/dividends		
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
	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	HKD 400	CAD 1,250	CAD 1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	June 23, 2023	June 23, 2023	June 23, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	June 23, 2026	June 23, 2026	June 24, 2030
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.800%	5.341%	5.228%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
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
	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)	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
	Coupons/dividends		
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
	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)	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
	Coupons/dividends		
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
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 20	EUR 750	AUD 350
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	August 8, 2023	October 2, 2023	October 4, 2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 25, 2034	October 2, 2030	October 4, 2028
14	Issuer call subject to prior supervisory approval	No	No	No
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%	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
	Regulatory treatment	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	AUD 300
10	Accounting classification	Liability - fair value option
11	Original date of issuance	October 4, 2023
12	Perpetual or dated	Dated
13	Original maturity date	October 4, 2028
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3-month BBSW + 1.45%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal 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
	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	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
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
	Coupons/dividends			
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
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1000	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
	Coupons/dividends			
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
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 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
	Coupons/dividends			
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 Ma	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	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	4.650% till Oct 18, 2029 then SOFR INDEX+1.08% till Matu	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	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2931921113	CA779926FY56	XS2979759359
3	Governing law(s) of the instrument	ONTARIO	ONATRIO	ONTARIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1500	CAD 2, 000	EUR 750
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	November 4, 2024	December 10, 2024	22-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 4, 2026	December 10, 2028	22-Jan-30
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	December 10, 2027	January 22, 2023
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3m – EURIBOR+0.40%	3.63%	3.25% till JAN 22, 2030 then 3mth EURIBOR + 90 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)	XS2982074358	CH1377955575	US78017DAB47
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
	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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 430	CHF 185	USD 600
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 21, 2025	January 31, 2025	24-Jan-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	August 4, 2026	January 31, 2031	24-Jan-29
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	January 31, 2030	January 24, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	3m – EURIBOR+0.35%	1.0225% till JAN 31, 2030 then 1yr CHF SARON + 75bps till Maturity	SOFR INDEX+0.83%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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)	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
	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 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
	Coupons/dividends			
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
	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)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
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
	Coupons/dividends			
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
	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 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
	Coupons/dividends			
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
	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	No longer TLAC eligible (<365 days)
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
	Coupons/dividends			
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 Ma	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
	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 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
	Coupons/dividends			
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
	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 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
	Coupons/dividends			
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
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1000	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
	Coupons/dividends			
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	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3183299406	US78017DAP33	US78017DAN84
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
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 300	USD 500	USD 750
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	September 17, 2025	November 3, 2025	November 3, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	September 17, 2027	November 3, 2028	November 3, 2028
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	November 3, 2027	November 3, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating
18	Coupon rate and any related index	3m – EURIBOR+0.40%	SOFR INDEX+0.70%	3.995 % till Nov 3, 2027 then SOFR INDEX+0.70% 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)	US78017DAQ16	XS3225328650	CA779926WF74
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1000	JPY 3,000	CAD 2,750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	November 3, 2025	November 12, 2025	December 9, 2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 3, 2031	November 13, 2030	December 9, 2031
14	Issuer call subject to prior supervisory approval	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount	November 3, 2030	N/A	December 9, 2030
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	4.305 % till Nov 3, 2030 then SOFR INDEX+0.98% till Maturity	1.600%	3.572%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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)	XS3273173420	XS3273173933	CH1512676953
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 (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 750	EUR 1000	CHF 150
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 16, 2026	January 16, 2026	February 2, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 3, 2032	January 16, 2030	February 2, 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 3, 2031	January 16, 2029	February 2, 2032
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	3.125% till Feb 3, 2031 then 3mth EURIBOR + 70 bps till Maturity	3-month EURIBOR + 65%	1.0875% till Feb 2, 2032 then 1yr CHF SARON + 70bps 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)	CA779926WD27	US78017DAT54	US78017DAV01
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
	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 2,250	USD 1500	USD 1500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	March 27, 2026	April 17, 2026	April 17, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	March 27, 2030	April 17, 2030	May 3, 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 27, 2029	April 17, 2029	May 3, 2031
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	3.831%	4.4 % till April 17, 2029 then SOFR INDEX+0.84% till Maturity	4.612 % till May 3, 2032 then SOFR INDEX+1.01% 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)	CA779926WF74	XS3353857728	CA779926WE00
3	Governing law(s) of the instrument	ONATRIO	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 (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 750	GBP 500	CAD 1,500
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	March 31, 2026	April 23, 2026	April 29, 2026
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 9, 2031	August 1, 2032	May 1, 2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 9, 2030	August 1, 2031	May 1, 2036
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	3.572%	5.125% till AUG 1, 2031 then SONIA INDEX+1.096% till Maturity	4.371%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	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			
Issuer	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RVZ02		
Governing law(s) of the instrument	Province of Ontario		
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
Regulatory treatment			
Transitional Basel III rules	N/A		
Post-transitional Basel III rules	N/A		
Eligible at solo/group/group&solo	N/A		
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
Par value of instrument	USD 1.00		
Accounting classification	Liability - fair value option		
Original date of issuance	22-Jan-25		
Perpetual or dated	Dated		
Original maturity date	22-Jan-37		
Issuer call subject to prior supervisory approval	Yes		
Optional call date, contingent call dates and redemption amount	22/01/2027 (100.00%)		
Subsequent call dates, if applicable	Apr 22, 2027(100.00%), Jul 22, 2027(100.00%), Oct 22, 2027(100.00%), Jan 22, 2028(100.00%), Apr 22, 2028(100.00%), Jul 22, 2028(100.00%), Oct 22, 2028(100.00%), Jan 22, 2029(100.00%), Apr 22, 2029(100.00%), Jul 22, 2029(100.00%), Oct 22, 2029(100.00%), Jan 22, 2030(100.00%), Apr 22, 2030(100.00%), Jul 22, 2030(100.00%), Oct 22, 2030(100.00%), Jan 22, 2031(100.00%), Apr 22, 2031(100.00%), Jul 22, 2031(100.00%), Oct 22, 2031(100.00%), Jan 22, 2032(100.00%), Apr 22, 2032(100.00%), Jul 22, 2032(100.00%), Oct 22, 2032(100.00%), Jan 22, 2033(100.00%), Apr 22, 2033(100.00%), Jul 22, 2033(100.00%), Oct 22, 2033(100.00%), Jan 22, 2034(100.00%), Apr 22, 2034(100.00%), Jul 22, 2034(100.00%), Oct 22, 2034(100.00%), Jan 22, 2035(100.00%), Apr 22, 2035(100.00%), Jul 22, 2035(100.00%), Oct 22, 2035(100.00%), Jan 22, 2036(100.00%), Apr 22, 2036(100.00%), Jul 22,		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED		
Coupon rate and any related index	5.50%		
Existence of a dividend stopper	No		
Fully discretionary, partially discretionary or mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No		
Noncumulative or cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible		
If convertible, conversion trigger (s)	N/A		
If convertible, fully or partially	N/A		
If convertible, conversion rate	N/A		
If convertible, mandatory or optional conversion	N/A		
If convertible, specify instrument type convertible into	N/A		
If convertible, specify issuer of instrument it converts into	N/A		
Write-down feature	No		
If write-down, write-down trigger (s)	N/A		
If write-down, full or partial	N/A		
If write-down, permanent or temporary	N/A		
If temporary write-down, description of write-down mechanism	N/A		
Type of subordination	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
Non-compliant transitioned features	No		
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			
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
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 1.400	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,
Coupons/dividends			
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
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 12,900	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,
Coupons/dividends			
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	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)	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
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 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,
Coupons/dividends			
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 7.0	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	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)	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
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 2.500	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%)
Coupons/dividends			
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
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 2.389	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,
Coupons/dividends			
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
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 3.669	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,
Coupons/dividends			
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
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 6.034	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,
Coupons/dividends			
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	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)	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
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 0.261	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,
Coupons/dividends			
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
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 3.000	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,
Coupons/dividends			
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
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 8.815	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,
Coupons/dividends			
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
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 3.325	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,
Coupons/dividends			
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	No	No	
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
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 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	04-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			
Coupons/dividends			
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
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	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			
Coupons/dividends			
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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926SF2	779926SG0	
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
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 1.5	CAD 1.5	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	16-Jul-25	21-Jul-25	
Perpetual or dated	Dated	Dated	
Original maturity date	16-Jul-35	21-Jul-31	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	July 16, 2026(105.260%)	July 21, 2027(108.700%)	
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%),	
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Zero	
Coupon rate and any related index	5.26% per annum, compounded annually.	4.35% per annum, compounded annually.	
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	No	No	
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)	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	05-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-May-30	21-May-30	05-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	03-Jul-25	16-Jul-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10-Jul-28	03-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
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 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%)
Coupons/dividends			
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	01-May-25	01-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Jul-55	01-May-35	01-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	01-May-25	01-May-25	02-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-May-35	01-May-35	02-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	02-May-25	16-May-25	07-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-May-35	16-May-35	07-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 16, 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	07-May-25	16-May-25	16-May-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	07-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	06-May-25	05-May-25	25-Jun-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	06-May-35	05-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
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 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	04-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%)
Coupons/dividends			
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
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 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,
Coupons/dividends			
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
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 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,
Coupons/dividends			
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	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)	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	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)	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
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 11.004	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,
Coupons/dividends			
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	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)	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
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 3,930	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,
Coupons/dividends			
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	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)	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
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 1.425	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,
Coupons/dividends			
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
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 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,
Coupons/dividends			
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	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)	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	01-Aug-25	01-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Oct-40	01-Aug-35	01-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
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 1.0	CAD 6.221	CAD 4.797
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	01-Aug-25	07-Aug-25	07-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-Aug-35	07-Aug-35	07-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
Coupons/dividends			
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
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 1,493	CAD 0.545	USD 7.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	07-Aug-25	07-Aug-25	06-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	07-Aug-30	07-Aug-30	07-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
Coupons/dividends			
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	06-Aug-25	06-Aug-25	08-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	07-Aug-35	06-Aug-30	06-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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RD725	US78014RE897	
Governing law(s) of the instrument	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	
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	USD 12.825	USD 2.602	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	15-Aug-25	15-Aug-25	
Perpetual or dated	Dated	Dated	
Original maturity date	15-Aug-40	15-Feb-33	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	August 15, 2028(100.000%),	Feburary 16, 2027(100.000%),	
Subsequent call dates, if applicable	February 15, 2029(100.000%),	August 16, 2027(100.000%),	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	5.50%	5.0%	
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	No	No	
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)	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	09-Oct-25	08-Aug-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Aug-27	09-Oct-30	08-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
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 1.3	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%),	
Coupons/dividends			
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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS3151513093	XS3055803921
Governing law(s) of the instrument		Province of Ontario	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	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		GBP 1,410	GBP 1.0
Accounting classification		Liability - fair value option	Liability - fair value option
Original date of issuance		29-Oct-25	11-Aug-25
Perpetual or dated		Dated	Dated
Original maturity date		30-Oct-28	11-Aug-28
Issuer call subject to prior supervisory approval		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	ZERO
Coupon rate and any related index		SONIA, Subject to cap and floor	4.3% per annum, compounded
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		No	No
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)	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	05-Sep-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Aug-30	11-Sep-35	05-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

Disclosure 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)	XS3213373502	CA779926YE81	CA779926XP48
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 900000.000	CAD 2.113	USD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	01-Dec-25	02-Dec-25	03-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-Dec-32	02-Dec-35	03-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 1, 2026(105.10%)	December 2, 2026(100.00%)	December 3, 2027(100.00%)
Subsequent call dates, if applicable	Jun 01, 2027(110.20%), Dec 01,	Dec 02, 2027(100.00%), Dec 04,	Dec 04, 2028(100.00%), Dec 03,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	4.1%	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)	CA779926YF56	CA779926YG30	CA779926YH13
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 5.024	CAD 4.219	USD 3100000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	03-Dec-25	03-Dec-25	04-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	03-Dec-35	03-Dec-35	04-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 3, 2027(100.00%)	December 3, 2027(100.00%)	December 6, 2027(106.22%)
Subsequent call dates, if applicable	Dec 04, 2028(100.00%), Dec 03,	Dec 04, 2028(100.00%), Dec 03,	Dec 04, 2028(112.44%), Dec 04,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.0%	6.2%
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)	HK0001221958	XS3213371985	
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
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	CNY 100.000	USD 600000.000	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	04-Dec-25	04-Dec-25	
Perpetual or dated	Dated	Dated	
Original maturity date	04-Jun-30	04-Dec-29	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	December 4, 2027(100.00%)	December 4, 2026(104.57%)	
Subsequent call dates, if applicable	Dec 04, 2028(100.00%), Dec 04,	Dec 04, 2027(109.14%), Dec 04,	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	2.4%	4.6%	
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	No	No	
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			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			
Governing law(s) of the instrument			
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules			
Post-transitional Basel III rules			
Eligible at solo/group/group&solo			
Instrument type (types to be specified by jurisdiction)			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
Par value of instrument			
Accounting classification			
Original date of issuance			
Perpetual or dated			
Original maturity date			
Issuer call subject to prior supervisory approval			
Optional call date, contingent call dates and redemption amount			
Subsequent call dates, if applicable			
Coupons/dividends			
Fixed or floating dividend/coupon			
Coupon rate and any related index			
Existence of a dividend stopper			
Fully discretionary, partially discretionary or mandatory			
Existence of a step up or other incentive to redeem			
Noncumulative or cumulative			
Convertible or non-convertible			
If convertible, conversion trigger (s)			
If convertible, fully or partially			
If convertible, conversion rate			
If convertible, mandatory or optional conversion			
If convertible, specify instrument type convertible into			
If convertible, specify issuer of instrument it converts into			
Write-down feature			
If write-down, write-down trigger (s)			
If write-down, full or partial			
If write-down, permanent or temporary			
If temporary write-down, description of write-down mechanism			
Type of subordination			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
Non-compliant transitioned features			
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			
Issuer			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			
Governing law(s) of the instrument			
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules			
Post-transitional Basel III rules			
Eligible at solo/group/group&solo			
Instrument type (types to be specified by jurisdiction)			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
Par value of instrument			
Accounting classification			
Original date of issuance			
Perpetual or dated			
Original maturity date			
Issuer call subject to prior supervisory approval			
Optional call date, contingent call dates and redemption amount			
Subsequent call dates, if applicable			
Coupons/dividends			
Fixed or floating dividend/coupon			
Coupon rate and any related index			
Existence of a dividend stopper			
Fully discretionary, partially discretionary or mandatory			
Existence of a step up or other incentive to redeem			
Noncumulative or cumulative			
Convertible or non-convertible			
If convertible, conversion trigger (s)			
If convertible, fully or partially			
If convertible, conversion rate			
If convertible, mandatory or optional conversion			
If convertible, specify instrument type convertible into			
If convertible, specify issuer of instrument it converts into			
Write-down feature			
If write-down, write-down trigger (s)			
If write-down, full or partial			
If write-down, permanent or temporary			
If temporary write-down, description of write-down mechanism			
Type of subordination			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
Non-compliant transitioned features			
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			
Issuer			Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS3213388443
Governing law(s) of the instrument			Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
Regulatory treatment			
Transitional Basel III rules			N/A
Post-transitional Basel III rules			N/A
Eligible at solo/group/group&solo			N/A
Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
Par value of instrument			USD 4000000.000
Accounting classification			Liability - fair value option
Original date of issuance			06-Jan-26
Perpetual or dated			Dated
Original maturity date			06-Jan-31
Issuer call subject to prior supervisory approval			Yes
Optional call date, contingent call dates and redemption amount			January 8, 2029(104.87%)
Subsequent call dates, if applicable			Jan 06, 2030(109.74%)
Coupons/dividends			
Fixed or floating dividend/coupon			FIXED
Coupon rate and any related index			4.9%
Existence of a dividend stopper			No
Fully discretionary, partially discretionary or mandatory			Mandatory
Existence of a step up or other incentive to redeem			No
Noncumulative or cumulative			Non-cumulative
Convertible or non-convertible			Non-convertible
If convertible, conversion trigger (s)			N/A
If convertible, fully or partially			N/A
If convertible, conversion rate			N/A
If convertible, mandatory or optional conversion			N/A
If convertible, specify instrument type convertible into			N/A
If convertible, specify issuer of instrument it converts into			N/A
Write-down feature			No
If write-down, write-down trigger (s)			N/A
If write-down, full or partial			N/A
If write-down, permanent or temporary			N/A
If temporary write-down, description of write-down mechanism			N/A
Type of subordination			Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
Non-compliant transitioned features			No
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			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3213369658	HK0001241444	CA779926YK42
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 6.000	CNY 100.000	USD 3.206
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	08-Dec-25	08-Jan-26	09-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	09-Dec-30	08-Jul-30	09-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 9, 2027(100.00%)	January 8, 2027(100.00%)	December 9, 2027(100.00%)
Subsequent call dates, if applicable	Jun 09, 2028(100.00%), Dec 11,	Jan 08, 2028(100.00%), Jan 08,	Dec 11, 2028(100.00%), Dec 10,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.2%	2.4%	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)	CA779926YL25	CA779926YM08	CA779926YN80
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 9.586	CAD 3.660	CAD 0.100
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	10-Dec-25	10-Dec-25	10-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10-Dec-35	10-Dec-35	10-Dec-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 11, 2028(100.00%)	December 11, 2028(100.00%)	December 10, 2026(100.00%)
Subsequent call dates, if applicable	Dec 10, 2029(100.00%), Dec 10,	Dec 10, 2029(100.00%), Dec 10,	Dec 10, 2027(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.1%	3.2%
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)	CA779926YP39	CA779926YQ12	CA779926YS77
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 0.750	USD 1354000.000	CAD 3.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	10-Dec-25	10-Dec-25	10-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10-Dec-28	10-Dec-35	10-Dec-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 10, 2026(100.00%)	December 10, 2027(106.30%)	December 10, 2029(100.00%)
Subsequent call dates, if applicable	Dec 10, 2027(100.00%)	Dec 10, 2028(112.60%), Dec 10,	Jun 10, 2030(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.1%	6.3%	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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926YT50		CA779926YU24
Governing law(s) of the instrument	Province of Ontario		Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		N/A
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 3.000		CAD 1.930
Accounting classification	Liability - fair value option		Liability - fair value option
Original date of issuance	10-Dec-25		12-Dec-25
Perpetual or dated	Dated		Dated
Original maturity date	10-Dec-30		12-Dec-35
Issuer call subject to prior supervisory approval	Yes		Yes
Optional call date, contingent call dates and redemption amount	December 11, 2028(100.00%)		December 13, 2027(100.00%)
Subsequent call dates, if applicable	Jun 11, 2029(100.00%), Dec 10,		Dec 12, 2028(100.00%), Dec 12,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED		FIXED
Coupon rate and any related index	3.3%		4.4%
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	No		No
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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78014RQ370	US78014RR857	
Governing law(s) of the instrument	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	
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	USD 0.736	USD 1.960	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	12-Dec-25	12-Dec-25	
Perpetual or dated	Dated	Dated	
Original maturity date	12-Dec-35	12-Dec-40	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	December 13, 2027(100.00%)	December 13, 2027(100.00%)	
Subsequent call dates, if applicable	Jun 12, 2028(100.00%), Dec 12,	Dec 12, 2028(100.00%), Dec 12,	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	4.8%	5.1%	
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	No	No	
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)	CA779926XF65	CA779926XG49	CA779926XH22
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 5.153	CAD 13.869	USD 1.751
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	12-Nov-25	12-Nov-25	12-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	12-Nov-35	12-Nov-35	12-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 14, 2028(100.00%)	November 14, 2028(100.00%)	November 12, 2027(100.00%)
Subsequent call dates, if applicable	Nov 13, 2029(100.00%), Nov 12,	Nov 13, 2029(100.00%), Nov 12,	Nov 14, 2028(100.00%), Nov 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.9%	4.1%	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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926XJ87	US78014RN484	
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	USD 2.474	USD 2.659	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	12-Nov-25	12-Nov-25	
Perpetual or dated	Dated	Dated	
Original maturity date	12-Nov-35	12-Nov-32	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	November 12, 2027(100.00%)	November 12, 2027(100.00%)	
Subsequent call dates, if applicable	Nov 14, 2028(100.00%), Nov 13,	Nov 13, 2028(100.00%), Nov 13,	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	5.1%	4.5%	
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	No	No	
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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			CA779926XL34
Governing law(s) of the instrument			Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
Regulatory treatment			
Transitional Basel III rules			N/A
Post-transitional Basel III rules			N/A
Eligible at solo/group/group&solo			N/A
Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
Par value of instrument			CAD 1.000
Accounting classification			Liability - fair value option
Original date of issuance			13-Nov-25
Perpetual or dated			Dated
Original maturity date			13-Nov-30
Issuer call subject to prior supervisory approval			Yes
Optional call date, contingent call dates and redemption amount			November 15, 2027(100.00%)
Subsequent call dates, if applicable			May 15, 2028(100.00%), Nov 14,
Coupons/dividends			
Fixed or floating dividend/coupon			FIXED
Coupon rate and any related index			3.2%
Existence of a dividend stopper			No
Fully discretionary, partially discretionary or mandatory			Mandatory
Existence of a step up or other incentive to redeem			No
Noncumulative or cumulative			Non-cumulative
Convertible or non-convertible			Non-convertible
If convertible, conversion trigger (s)			N/A
If convertible, fully or partially			N/A
If convertible, conversion rate			N/A
If convertible, mandatory or optional conversion			N/A
If convertible, specify instrument type convertible into			N/A
If convertible, specify issuer of instrument it converts into			N/A
Write-down feature			No
If write-down, write-down trigger (s)			N/A
If write-down, full or partial			N/A
If write-down, permanent or temporary			N/A
If temporary write-down, description of write-down mechanism			N/A
Type of subordination			Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
Non-compliant transitioned features			No
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			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926ZK33	CA779926ZL16	CA779926ZM98
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 1,360	USD 1,305	CAD 5,401
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-Jan-26	14-Jan-26	14-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-Jan-36	14-Jan-36	14-Jan-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 16, 2029(100.00%)	January 16, 2029(100.00%)	January 15, 2029(100.00%)
Subsequent call dates, if applicable	Jan 14, 2030(100.00%), Jan 14,	Jan 14, 2030(100.00%), Jan 14,	Jan 14, 2030(100.00%), Jan 14,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.9%	5.1%	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)	CA779926ZN71	XS3242432675	XS3242473430
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 3,632	USD 1100000.000	USD 6000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-Jan-26	14-Jan-26	14-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-Jan-36	14-Jan-31	14-Jan-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 15, 2029(100.00%)	January 14, 2027(104.55%)	January 16, 2029(105.20%)
Subsequent call dates, if applicable	Jan 14, 2030(100.00%), Jan 14,	Jul 14, 2027(109.10%), Jan 14,	Jan 14, 2030(110.40%), Jan 14,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.6%	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)	US78014RM809	US78014RN898	US78014RP463
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 2,300	USD 4,728	USD 4,479
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-Nov-25	14-Nov-25	14-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-Nov-35	14-Nov-30	14-Nov-45
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 15, 2027(100.00%)	November 15, 2027(100.00%)	November 14, 2029(100.00%)
Subsequent call dates, if applicable	May 15, 2028(100.00%), Nov 14,	May 15, 2028(100.00%), Nov 14,	May 14, 2030(100.00%), Nov 14,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.8%	4.3%	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)	XS3213359006	US78014RE228	CA779926ZB34
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 3350000.000	USD 10.942	CAD 1.250
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	14-Nov-25	15-Jan-26	16-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	14-Nov-30	15-Jan-38	16-Dec-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 16, 2026(104.55%)	January 18, 2028(100.00%)	December 16, 2026(100.00%)
Subsequent call dates, if applicable	May 14, 2027(109.10%), Nov 14,	Jul 17, 2028(100.00%), Jan 16,	Dec 16, 2027(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.6%	5.0%	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)	US78014RP794	US78014RC651	US78014RD238
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 9.387	USD 6.678	USD 10.883
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	16-Dec-25	16-Jan-26	16-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	16-Dec-30	16-Jan-29	16-Jan-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 16, 2027(100.00%)	January 19, 2027(100.00%)	January 18, 2028(100.00%)
Subsequent call dates, if applicable	Dec 16, 2027(100.00%), Jun 16,	Jul 16, 2027(100.00%), Jan 18,	Jul 17, 2028(100.00%), Jan 16,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.1%	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)	US78014RD642	CA779926YX62	CA779926YY46
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 1.211	USD 4.655	USD 4.673
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	16-Jan-26	17-Dec-25	17-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	16-Jan-36	17-Dec-35	17-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 16, 2029(100.00%)	December 17, 2027(100.00%)	December 17, 2027(100.00%)
Subsequent call dates, if applicable	Jul 16, 2029(100.00%), Jan 16,	Dec 18, 2028(100.00%), Dec 17,	Dec 18, 2028(100.00%), Dec 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.9%	5.2%	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)	CA779926YZ11	CA779926ZA50	XS3213381869
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 8.488	CAD 16.936	USD 5000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Dec-25	17-Dec-25	17-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Dec-35	17-Dec-35	17-Dec-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 17, 2027(100.00%)	December 17, 2027(100.00%)	December 17, 2026(104.98%)
Subsequent call dates, if applicable	Dec 18, 2028(100.00%), Dec 17,	Dec 18, 2028(100.00%), Dec 17,	Dec 17, 2027(109.96%), Dec 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	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)	CA779926YV07	US78014RP950	CA779926XQ21
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 1000000.000	USD 22.315	CAD 2.355
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Dec-25	18-Dec-25	18-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Dec-35	18-Dec-28	18-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 18, 2026(105.23%)	December 18, 2026(100.00%)	November 20, 2028(100.00%)
Subsequent call dates, if applicable	Dec 18, 2027(110.46%), Dec 18,	Dec 20, 2027(100.00%)	Nov 19, 2029(100.00%), Nov 18,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.2%	4.1%	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)	CA779926XR04	CA779926ZC17	US78014RA671
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 2,355	USD 1500000.000	USD 20,000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Nov-25	19-Dec-25	19-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Nov-35	19-Dec-40	17-Dec-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 18, 2027(100.00%)	December 21, 2026(107.75%)	December 17, 2027(100.00%)
Subsequent call dates, if applicable	Nov 20, 2028(100.00%), Nov 19,	Dec 19, 2027(115.50%), Dec 19,	Mar 17, 2028(100.00%), Jun 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	7.8%	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)	N/A	CA779926XS86	CA779926XT69
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 16790000.000	CAD 2.501	CAD 2.974
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	19-Nov-25	19-Nov-25	19-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	19-Nov-30	19-Nov-35	19-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 19, 2026(103.77%)	November 19, 2027(100.00%)	November 19, 2027(100.00%)
Subsequent call dates, if applicable	Nov 19, 2027(107.54%), Nov 19,	Nov 20, 2028(100.00%), Nov 19,	Nov 20, 2028(100.00%), Nov 19,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.8%	4.1%	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)	CA779926XU33	US78014RE632	CA779926ZQ03
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 3.187	USD 2.250	CAD 6.213
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	19-Nov-25	20-Jan-26	21-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	19-Nov-35	20-Jan-33	21-Jan-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 19, 2030(100.00%)	January 20, 2028(100.00%)	January 21, 2028(100.00%)
Subsequent call dates, if applicable	Nov 19, 2031(100.00%), Nov 19,	Jul 20, 2028(100.00%), Jan 22,	Jan 22, 2029(100.00%), Jan 21,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.0%	4.5%	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	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)	CA779926ZR85	CA779926XM17	CA779926XN99
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 4.884	CAD 10.000	CAD 6.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	21-Jan-26	21-Nov-25	21-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21-Jan-36	21-Nov-45	21-Nov-45
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 21, 2028(100.00%)	November 21, 2030(100.00%)	November 21, 2030(100.00%)
Subsequent call dates, if applicable	Jan 22, 2029(100.00%), Jan 21,	May 21, 2031(100.00%), Nov 21,	May 21, 2031(100.00%), Nov 21,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	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)	XS3242435421	US78014RQ529	CA779926ZE72
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 8750000.000	USD 6.817	CAD 3.449
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	22-Jan-26	23-Dec-25	24-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	22-Jan-36	23-Dec-32	24-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 22, 2027(106.09%)	December 23, 2027(100.00%)	December 27, 2028(100.00%)
Subsequent call dates, if applicable	Jul 22, 2027(112.18%), Jan 22,	Jun 23, 2028(100.00%), Dec 26,	Dec 24, 2029(100.00%), Dec 24,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	6.1%	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)	CA779926ZF48	US78014RQ941	CA779926YA69
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 14.017	USD 2.920	USD 4.273
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	24-Dec-25	24-Dec-25	25-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	24-Dec-35	24-Dec-37	25-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 27, 2028(100.00%)	December 24, 2027(100.00%)	November 26, 2027(100.00%)
Subsequent call dates, if applicable	Dec 24, 2029(100.00%), Dec 24,	Dec 26, 2028(100.00%), Dec 24,	Nov 27, 2028(100.00%), Nov 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.4%	5.0%	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)	US78014RN559	CA779926ZH04	CA779926ZJ69
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 3.411	CAD 11.000	CAD 8.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Nov-25	26-Jan-26	26-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Nov-37	26-Jan-46	26-Jan-46
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 26, 2027(100.00%)	January 27, 2031(100.00%)	January 27, 2031(100.00%)
Subsequent call dates, if applicable	Nov 27, 2028(100.00%), Nov 26,	Jul 28, 2031(100.00%), Jan 26,	Jul 28, 2031(100.00%), Jan 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	4.6%	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)	XS3242476458	CA779926XX71	CA779926XY54
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 1,200	CAD 1363000.000	CAD 3724000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	26-Jan-26	26-Nov-25	26-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	26-Jan-31	26-Nov-35	26-Nov-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 26, 2027(100.00%)	November 26, 2026(104.75%)	November 26, 2026(105.00%)
Subsequent call dates, if applicable	Jan 26, 2028(100.00%), Jan 26,	Nov 26, 2027(109.50%), Nov 26,	Nov 26, 2027(110.00%), Nov 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	2.9%	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)	CA779926XZ20	CA779926YB43	CA779926YC26
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 6.858	CAD 2.248	CAD 2500000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	26-Nov-25	26-Nov-25	26-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	26-Nov-35	26-Nov-35	26-Nov-32
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 27, 2028(100.00%)	November 27, 2028(100.00%)	November 26, 2029(103.85%)
Subsequent call dates, if applicable	Nov 26, 2029(100.00%), Nov 26,	Nov 26, 2029(100.00%), Nov 26,	Nov 26, 2030(107.70%), Nov 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	4.0%	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)	US78014RP380	US78014RP539	US78014RQ867
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 1.975	USD 1.000	USD 1.992
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	26-Nov-25	26-Nov-25	26-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	26-Nov-30	26-Nov-55	26-Nov-32
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 26, 2027(100.00%)	November 26, 2030(100.00%)	November 26, 2027(100.00%)
Subsequent call dates, if applicable	Nov 26, 2027(100.00%), May 26,	Nov 26, 2031(100.00%), Nov 26,	May 26, 2028(100.00%), Nov 27,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	5.3%	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)	CA779926ZS68	CA779926ZT42	CA779926ZU15
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 2.743	CAD 6.132	CAD 0.240
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Jan-26	28-Jan-26	28-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Jan-36	28-Jan-36	28-Jan-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 29, 2029(100.00%)	January 29, 2029(100.00%)	January 28, 2027(100.00%)
Subsequent call dates, if applicable	Jan 28, 2030(100.00%), Jan 28,	Jan 28, 2030(100.00%), Jan 28,	Jan 28, 2028(100.00%), Jan 29,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.3%	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)	XS3242438870	US78014RN971	CA779926ZP20
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 3.631	CAD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	28-Jan-26	28-Nov-25	29-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Jan-31	28-Nov-28	29-Jan-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 28, 2028(100.00%)	November 30, 2026(100.00%)	January 29, 2030(100.00%)
Subsequent call dates, if applicable	Apr 28, 2028(100.00%), Jul 28,	May 28, 2027(100.00%), Nov 29,	Jul 29, 2030(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	STRUCTURED	FIXED	FIXED
Coupon rate and any related index	%	4.0%	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)	CA779926ZW70	US78014RF217	XS3242436403
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 1.000	USD 1.556	USD 1.131
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	29-Jan-26	29-Jan-26	29-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29-Jan-31	29-Jan-38	29-Jan-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 31, 2028(100.00%)	January 31, 2028(100.00%)	January 29, 2027(100.00%)
Subsequent call dates, if applicable	Jan 29, 2029(100.00%), Jan 29,	Jul 31, 2028(100.00%), Jan 29,	Apr 29, 2027(100.00%), Jul 29,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	STRUCTURED
Coupon rate and any related index	3.6%	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)	XS3242436585	XS3242438524	CA779926ZG21
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 12.000	USD 1000000.000	USD 1.050
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	29-Jan-26	29-Jan-26	30-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29-Jan-36	29-Jan-36	30-Dec-35
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 29, 2027(100.00%)	January 29, 2027(106.04%)	December 30, 2027(100.00%)
Subsequent call dates, if applicable	Jan 31, 2028(100.00%), Jan 29,	Jul 29, 2027(112.08%), Jan 29,	Jan 02, 2029(100.00%), Dec 31,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	6.0%	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)	CA779926ZX53	US78014RG207	US78014RG611
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 1600000.000	USD 2.473	USD 1.001
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Jan-26	30-Jan-26	30-Jan-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Jan-36	30-Jan-31	30-Jan-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 1, 2027(105.05%)	January 31, 2028(100.00%)	January 30, 2031(100.00%)
Subsequent call dates, if applicable	Jan 30, 2028(110.10%), Jan 30,	Jul 31, 2028(100.00%), Jan 30,	Jul 30, 2031(100.00%), Jan 30,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	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)	CA779926ZD99	US78014RA267	US78014RC248
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 1200000.000	USD 2.354	USD 15.259
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Dec-25	31-Dec-25	31-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Dec-35	31-Dec-40	29-Dec-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 31, 2026(105.35%)	January 2, 2029(100.00%)	December 31, 2026(100.00%)
Subsequent call dates, if applicable	Dec 31, 2027(110.70%), Dec 31,	Dec 31, 2029(100.00%), Dec 31,	Dec 31, 2027(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.4%	5.3%	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)	US78014RGJ32	CA779926WW08	CA779926WX80
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 13.242	CAD 1.00	CAD 0.50
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Dec-25	03-Nov-25	05-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Dec-30	03-Nov-35	05-Nov-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 31, 2027(100.00%)	November 03 2027 (100.00%)	November 05 2027 (100.00%)
Subsequent call dates, if applicable	Jun 30, 2028(100.00%), Jan 02,	May 03, 2028(100.00%), Nov 03,	'Nov 06, 2028(100.00%), Nov 05,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	3.97%	3.40%
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)	CA779926WY63	CA779926WZ39	CA779926XA78
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 5.677	CAD 0.815	CAD 2.732
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	05-Nov-25	05-Nov-25	05-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	05-Nov-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	November 05 2027 (100.00%)	November 05 2027 (100.00%)	November 05 2027 (100.00%)
Subsequent call dates, if applicable	'Nov 06, 2028(100.00%), Nov 05,	'Nov 06, 2028(100.00%), Nov 05,	'Nov 06, 2028(100.00%), Nov 05,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.00%	3.25%	3.80%
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	CA779926XC35	CA779926XW98
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 1.00	CAD 1.65	CAD 16.79
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	06-Nov-25	07-Nov-25	19-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	06-Nov-35	07-Nov-35	19-Nov-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 06 2028 (100.00%)	November 08 2027 (100.00%)	November 19 2026 (103.77%)
Subsequent call dates, if applicable	'Nov 06, 2029(100.00%), Nov 06,	'Nov 07, 2028(100.00%), Nov 07,	'Nov 19, 2027(107.54%), Nov 19,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.00%	3.80%	3.77%
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)	CA779926YW89	US78014RP877	XS3151499913
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)	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 9.50	USD 6.155	GBP 3.50
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	16-Dec-25	14-Nov-25	05-Nov-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	28-Nov-33	14-Nov-28	05-Nov-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 16 2032 (100%)	November 16 2026 (100.00%)	November 05 2026 (100.00%)
Subsequent call dates, if applicable		'May 14, 2027(100.00%), Nov 15,	'Nov 05, 2027(100.00%), Nov 05,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.15%	4.00%	5.00%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
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)	XS3151518050	XS3213348066	XS3213372017
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	USD 9.00	USD 1.00	EUR 1.00
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	05-Nov-25	07-Nov-25	03-Dec-25
Perpetual or dated	Dated	Dated	Dated
Original maturity date	05-Nov-35	07-Nov-28	03-Dec-28
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 05 2027 (100.00%)		
Subsequent call dates, if applicable	'May 05, 2028(100.00%), Nov 06,		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FLOAT	FLOAT
Coupon rate and any related index	5.80%	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		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS3213414892		
Governing law(s) of the instrument	Province of Ontario		
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual		
Regulatory treatment			
Transitional Basel III rules	N/A		
Post-transitional Basel III rules	N/A		
Eligible at solo/group/group&solo	N/A		
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
Par value of instrument	GBP 1.00		
Accounting classification	Liability - fair value option		
Original date of issuance	31-Dec-25		
Perpetual or dated	Dated		
Original maturity date	31-Dec-30		
Issuer call subject to prior supervisory approval	Yes		
Optional call date, contingent call dates and redemption amount	December 31 2026 (100%)		
Subsequent call dates, if applicable	Dec 31, 2027(100.00%), Dec 29,		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED		
Coupon rate and any related index	4.34%		
Existence of a dividend stopper	No		
Fully discretionary, partially discretionary or mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No		
Noncumulative or cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible		
If convertible, conversion trigger (s)	N/A		
If convertible, fully or partially	N/A		
If convertible, conversion rate	N/A		
If convertible, mandatory or optional conversion	N/A		
If convertible, specify instrument type convertible into	N/A		
If convertible, specify issuer of instrument it converts into	N/A		
Write-down feature	No		
If write-down, write-down trigger (s)	N/A		
If write-down, full or partial	N/A		
If write-down, permanent or temporary	N/A		
If temporary write-down, description of write-down mechanism	N/A		
Type of subordination	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
Non-compliant transitioned features	No		
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			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926H565	CA779926H649	CA779926H722
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 3.963	CAD 3.522	CAD 18.189
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	01-Apr-26	01-Apr-26	01-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-Apr-36	01-Apr-36	01-Apr-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 2, 2029(100.00%)	April 2, 2029(100.00%)	April 1, 2027(100.00%)
Subsequent call dates, if applicable	Apr 01, 2030(100.00%), Apr 01,	Apr 01, 2030(100.00%), Apr 01,	Apr 03, 2028(100.00%), Apr 02,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.4%	4.6%	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)	CA779926H805	CA779926J215	CA779926J397
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 0.974	USD 3.340	CAD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	01-Apr-26	02-Apr-26	02-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	01-Apr-31	02-Apr-36	02-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 1, 2027(100.00%)	April 3, 2028(100.00%)	April 2, 2027(105.48%)
Subsequent call dates, if applicable	Apr 03, 2028(100.00%), Apr 02,	Apr 02, 2029(100.00%), Apr 02,	Apr 02, 2028(110.96%), Apr 02,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	5.3%	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)	XS3242446899	XS3242438441	CA779926D275
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 1,500	USD 30,000	CAD 2,529
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	02-Mar-26	04-Feb-26	04-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	02-Mar-31	04-Feb-31	04-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 2, 2027(100.00%)	February 4, 2027(100.00%)	March 4, 2030(100.00%)
Subsequent call dates, if applicable	Mar 02, 2028(100.00%), Mar 02,	May 04, 2027(100.00%), Aug 04,	Mar 04, 2031(100.00%), Mar 04,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	STRUCTURED	FIXED
Coupon rate and any related index	4.8%	%	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)	CA779926D358	CA779926D432	CA779926D507
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 11.182	USD 4.525	USD 1.707
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	04-Mar-26	04-Mar-26	04-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	04-Mar-36	04-Mar-36	04-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 4, 2030(100.00%)	March 6, 2028(100.00%)	March 6, 2028(100.00%)
Subsequent call dates, if applicable	Mar 04, 2031(100.00%), Mar 04,	Mar 05, 2029(100.00%), Mar 04,	Mar 05, 2029(100.00%), Mar 04,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.9%	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)	CA779926B295	CA779926J470	CA779926J546
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 1050000.000	USD 2.526	USD 1.248
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	06-Feb-26	08-Apr-26	08-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	06-Feb-36	08-Apr-36	08-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 7, 2028(105.00%)	April 10, 2028(100.00%)	April 10, 2028(100.00%)
Subsequent call dates, if applicable	Feb 06, 2029(110.00%), Feb 06,	Apr 09, 2029(100.00%), Apr 08,	Apr 09, 2029(100.00%), Apr 08,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	5.4%	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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926J629	CA779926J702	
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
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 4,841	CAD 10,636	
Accounting classification	Liability - fair value option	Liability - fair value option	
Original date of issuance	08-Apr-26	08-Apr-26	
Perpetual or dated	Dated	Dated	
Original maturity date	08-Apr-36	08-Apr-36	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	April 10, 2028(100.00%)	April 10, 2028(100.00%)	
Subsequent call dates, if applicable	Apr 09, 2029(100.00%), Apr 08,	Apr 09, 2029(100.00%), Apr 08,	
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	
Coupon rate and any related index	4.4%	4.6%	
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	No	No	
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)	CA779926K379	CA779926B378	US78014RK258
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 4467000.000	CAD 1.100	USD 15.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	09-Apr-26	09-Feb-26	09-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	09-Apr-36	09-Feb-36	09-Feb-29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 9, 2027(105.55%)	February 9, 2032(100.00%)	August 9, 2027(100.00%)
Subsequent call dates, if applicable	Apr 09, 2028(111.10%), Apr 09,	Feb 09, 2033(100.00%), Feb 09,	Feb 09, 2028(100.00%), Aug 09,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.6%	4.2%	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)	XS3277672831	CA779926D762	CA779926D846
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 1500000.000	USD 1000000.000	USD 1000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	09-Feb-26	10-Mar-26	10-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	09-Feb-31	10-Mar-36	10-Mar-41
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 9, 2027(104.70%)	March 10, 2027(105.90%)	March 10, 2027(107.35%)
Subsequent call dates, if applicable	Feb 09, 2028(109.40%), Feb 09,	Mar 10, 2028(111.80%), Mar 10,	Mar 10, 2028(114.70%), Mar 10,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.7%	5.9%	7.4%
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)	CA779926D929	XS3277678101	CA779926B451
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 4,160	EUR 0,520	CAD 2,570
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	10-Mar-26	10-Mar-26	11-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10-Mar-36	10-Mar-38	11-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 12, 2029(100.00%)	March 10, 2027(100.00%)	February 12, 2029(100.00%)
Subsequent call dates, if applicable	Mar 11, 2030(100.00%), Mar 10,	Jun 10, 2027(100.00%), Sep 10,	Feb 11, 2030(100.00%), Feb 11,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	STRUCTURED	FIXED
Coupon rate and any related index	4.2%	%	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)	CA779926B527	CA779926B600	CA779926B782
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 1.668	USD 1.850	USD 1.110
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	11-Feb-26	11-Feb-26	11-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Feb-36	11-Feb-36	11-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 12, 2029(100.00%)	February 11, 2028(100.00%)	February 11, 2028(100.00%)
Subsequent call dates, if applicable	Feb 11, 2030(100.00%), Feb 11,	Feb 12, 2029(100.00%), Feb 11,	Feb 12, 2029(100.00%), Feb 11,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	4.9%	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)	XS3277673995	CA779926E596	CA779926E679
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 5.000	CAD 7.380	CAD 7.134
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	11-Feb-26	11-Mar-26	11-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Feb-33	11-Mar-36	11-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 20, 2029(100.00%)	March 13, 2028(100.00%)	March 13, 2028(100.00%)
Subsequent call dates, if applicable	Feb 11, 2030(100.00%), Feb 11,	Mar 12, 2029(100.00%), Mar 11,	Mar 12, 2029(100.00%), Mar 11,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.6%	4.2%	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)	CA779926E752	CA779926E836	CA779926K296
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 3.414	USD 2.550	CAD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	11-Mar-26	11-Mar-26	13-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Mar-36	11-Mar-36	13-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 13, 2028(100.00%)	March 13, 2028(100.00%)	April 13, 2027(100.00%)
Subsequent call dates, if applicable	Mar 12, 2029(100.00%), Mar 11,	Mar 12, 2029(100.00%), Mar 11,	Apr 13, 2028(100.00%), Apr 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	4.8%	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)	CA779926B865	US78014RH601	779926E91
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 0.900	USD 2.860	CAD 2000000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Feb-26	13-Feb-26	13-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Feb-36	13-Feb-31	13-Mar-33
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 16, 2027(100.00%)	February 14, 2028(100.00%)	March 13, 2030(104.00%)
Subsequent call dates, if applicable	Feb 14, 2028(100.00%), Feb 13,	Aug 14, 2028(100.00%), Feb 13,	Mar 13, 2031(108.00%), Mar 13,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.0%	4.3%	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)	US78014RT911	US78014RU570	US78014RP612
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 1.206	USD 1.155	USD 1.640
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Mar-26	13-Mar-26	14-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Mar-31	13-Mar-46	14-Apr-33
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	September 13, 2027(100.00%)	March 13, 2029(100.00%)	April 14, 2028(100.00%)
Subsequent call dates, if applicable	Mar 13, 2028(100.00%), Sep 13,	Mar 13, 2030(100.00%), Mar 13,	Apr 16, 2029(100.00%), Apr 15,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	5.2%	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)	CA779926K601	CA779926K783	CA779926K866
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 3.875	CAD 5.082	CAD 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	15-Apr-26	15-Apr-26	15-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	15-Apr-36	15-Apr-36	15-Apr-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 16, 2029(100.00%)	April 16, 2029(100.00%)	April 17, 2028(100.00%)
Subsequent call dates, if applicable	Apr 15, 2030(100.00%), Apr 15,	Apr 15, 2030(100.00%), Apr 15,	Oct 16, 2028(100.00%), Apr 16,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.4%	4.5%	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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CA779926L369	US78014RN633
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		USD 1200000.000	USD 25.658
Accounting classification		Liability - fair value option	Liability - fair value option
Original date of issuance		16-Apr-26	17-Apr-26
Perpetual or dated		Dated	Dated
Original maturity date		16-Apr-36	17-Apr-29
Issuer call subject to prior supervisory approval		Yes	Yes
Optional call date, contingent call dates and redemption amount		April 16, 2027(106.41%)	April 19, 2027(100.00%)
Subsequent call dates, if applicable		Apr 16, 2028(112.82%), Apr 16,	Oct 18, 2027(100.00%), Apr 17,
Coupons/dividends			
Fixed or floating dividend/coupon		FIXED	FIXED
Coupon rate and any related index		6.4%	4.5%
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		No	No
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)	US78014RP208	CA779926B949	US78014RJ276
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 1,926	CAD 3,000	USD 0.359
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Apr-26	17-Feb-26	17-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Apr-31	17-Feb-31	17-Feb-33
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	October 18, 2027(100.00%)	February 17, 2028(100.00%)	February 17, 2028(100.00%)
Subsequent call dates, if applicable	Apr 17, 2028(100.00%), Oct 17,	Aug 17, 2028(100.00%), Feb 20,	Aug 17, 2028(100.00%), Feb 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.8%	3.4%	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)	US78014RJ680	XS3242443011	CA020RCNL271
Governing law(s) of the instrument	New York	Province of Ontario	N/A
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 2,748	EUR 1,500	EUR 1,145
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	17-Feb-26	17-Feb-26	17-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	17-Feb-38	17-Feb-33	17-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 17, 2028(100.00%)	February 17, 2029(100.00%)	March 17, 2029(100.00%)
Subsequent call dates, if applicable	Feb 20, 2029(100.00%), Feb 19,	Feb 17, 2030(100.00%), Feb 17,	Mar 17, 2030(100.00%), Mar 17,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	2.9%	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)	CA779926C285	CA779926C368	CA779926C442
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 2.405	CAD 8.741
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Feb-26	18-Feb-26	18-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Feb-36	18-Feb-36	18-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 18, 2027(100.00%)	February 18, 2028(100.00%)	February 18, 2028(100.00%)
Subsequent call dates, if applicable	Feb 18, 2028(100.00%), Feb 20,	Feb 20, 2029(100.00%), Feb 19,	Feb 20, 2029(100.00%), Feb 19,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.0%	4.2%	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)	779926F58	CA779926F254	CA779926F338
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 1.671	CAD 1.500	CAD 1.089
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Mar-26	18-Mar-26	18-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Mar-36	18-Mar-36	18-Mar-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 19, 2029(100.00%)	March 19, 2029(100.00%)	March 18, 2027(100.00%)
Subsequent call dates, if applicable	Mar 18, 2030(100.00%), Mar 18,	Mar 18, 2030(100.00%), Mar 18,	Mar 20, 2028(100.00%), Mar 19,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	4.2%	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)	CA779926F411	CA779926F668	XS3242452780
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 4.235	CAD 2.761	GBP 2.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	18-Mar-26	18-Mar-26	18-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	18-Mar-31	18-Mar-36	18-Mar-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 18, 2027(100.00%)	March 19, 2029(100.00%)	March 18, 2027(100.00%)
Subsequent call dates, if applicable	Mar 20, 2028(100.00%), Mar 19,	Mar 18, 2030(100.00%), Mar 18,	Mar 18, 2028(100.00%), Mar 18,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.6%	4.3%	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)	US78014RL249	US78014RL652	CA779926L286
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 1.175	USD 0.664	CAD 16.445
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	19-Mar-26	19-Mar-26	20-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	19-Mar-29	19-Mar-38	20-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 19, 2027(100.00%)	March 20, 2028(100.00%)	April 21, 2031(100.00%)
Subsequent call dates, if applicable	Sep 20, 2027(100.00%), Mar 20,	Mar 19, 2029(100.00%), Mar 19,	Apr 20, 2032(100.00%), Apr 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	5.0%	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)	CA779926L443	CA779926E349	CA779926F742
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 1.500	USD 1.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	20-Apr-26	20-Mar-26	20-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-Apr-36	20-Mar-36	20-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 20, 2027(105.30%)	March 22, 2027(100.00%)	March 20, 2028(100.00%)
Subsequent call dates, if applicable	Apr 20, 2028(110.60%), Apr 20,	Mar 20, 2028(100.00%), Mar 20,	Mar 20, 2029(100.00%), Mar 20,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	4.0%	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	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)	CA779926F825	CA779926L518	CA779926L690
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	CAD 4.419	CAD 4.883
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	20-Mar-26	22-Apr-26	22-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	20-Mar-31	22-Apr-36	22-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 20, 2029(100.00%)	April 24, 2028(100.00%)	April 24, 2028(100.00%)
Subsequent call dates, if applicable	Sep 20, 2029(100.00%), Mar 20,	Apr 23, 2029(100.00%), Apr 22,	Apr 23, 2029(100.00%), Apr 22,
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	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)	CA779926L773	CA779926C517	XS3327719657
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 1000000.000	USD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	23-Apr-26	23-Feb-26	24-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	23-Apr-36	23-Feb-41	24-Apr-38
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	April 24, 2028(100.00%)	February 23, 2027(107.22%)	April 26, 2027(100.00%)
Subsequent call dates, if applicable	Apr 23, 2029(100.00%), Apr 23,	Feb 23, 2028(114.44%), Feb 23,	Jul 26, 2027(100.00%), Oct 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.3%	7.2%	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)	CA779926C699	CA779926C772	CA779926C855
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 1.611	CAD 4.601	USD 3.615
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Feb-26	25-Feb-26	25-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Feb-36	25-Feb-36	25-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 26, 2029(100.00%)	February 26, 2029(100.00%)	February 25, 2028(100.00%)
Subsequent call dates, if applicable	Feb 25, 2030(100.00%), Feb 25,	Feb 25, 2030(100.00%), Feb 25,	Feb 26, 2029(100.00%), Feb 25,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	3.9%	4.1%	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)	CA779926F908	CA779926G245	CA779926G328
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 1.419	CAD 3.525	USD 2.650
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Mar-26	25-Mar-26	25-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Mar-36	25-Mar-36	25-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 27, 2028(100.00%)	March 27, 2028(100.00%)	March 27, 2028(100.00%)
Subsequent call dates, if applicable	Mar 26, 2029(100.00%), Mar 25,	Mar 26, 2029(100.00%), Mar 25,	Mar 26, 2029(100.00%), Mar 25,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.2%	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)	CA779926G401	CA779926G575	CA779926G658
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 3.768	CAD 2400000.000	CAD 2400000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	25-Mar-26	25-Mar-26	25-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	25-Mar-36	25-Mar-36	25-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 27, 2028(100.00%)	March 26, 2029(105.30%)	March 27, 2028(105.32%)
Subsequent call dates, if applicable	Mar 26, 2029(100.00%), Mar 25,	Mar 25, 2030(110.60%), Mar 25,	Mar 25, 2029(110.64%), Mar 25,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.2%	5.3%	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)	CA779926G732	CA779926G815	CA779926G997
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 5,255	USD 1,495	CAD 1,345
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	26-Mar-26	26-Mar-26	26-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	26-Mar-36	26-Mar-36	26-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 27, 2028(100.00%)	March 27, 2028(100.00%)	March 27, 2028(100.00%)
Subsequent call dates, if applicable	Mar 26, 2029(100.00%), Mar 26,	Mar 26, 2029(100.00%), Mar 26,	Mar 26, 2029(100.00%), Mar 26,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	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)	CA779926C939	US78014RK662	US78014RS921
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 1000000.000	USD 5.540	USD 1.408
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Feb-26	27-Feb-26	27-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Feb-38	27-Feb-41	27-Feb-46
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 1, 2027(105.25%)	February 27, 2031(100.00%)	February 27, 2031(100.00%)
Subsequent call dates, if applicable	Feb 27, 2034(142.00%), Feb 27,	Feb 27, 2032(100.00%), Feb 28,	Feb 27, 2032(100.00%), Feb 28,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.3%	5.1%	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)	US78014RT598	CA779926H235	CA779926H318
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 4,100	CAD 2000000.000	CAD 1200000.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Feb-26	27-Mar-26	27-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Feb-31	27-Mar-41	27-Mar-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 28, 2028(100.00%)	March 29, 2027(106.75%)	March 29, 2027(105.30%)
Subsequent call dates, if applicable	Aug 28, 2028(100.00%), Feb 27,	Mar 27, 2028(113.50%), Mar 27,	Mar 27, 2028(110.60%), Mar 27,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.1%	6.8%	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)	US78014RM239	CA779926L930	CA779926M276
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 2.564	CAD 9.332	CAD 4.190
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Mar-26	29-Apr-26	29-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Mar-41	29-Apr-36	29-Apr-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 27, 2031(100.00%)	May 1, 2028(100.00%)	May 1, 2028(100.00%)
Subsequent call dates, if applicable	Mar 29, 2032(100.00%), Mar 28,	Apr 30, 2029(100.00%), Apr 29,	Apr 30, 2029(100.00%), Apr 29,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	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)	CA779926M359	CA779926M433	US78014RQ297
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	USD 3.009	USD 3.027	USD 12.225
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	29-Apr-26	29-Apr-26	30-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29-Apr-36	29-Apr-36	30-Apr-29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 1, 2028(100.00%)	May 1, 2028(100.00%)	April 30, 2027(100.00%)
Subsequent call dates, if applicable	Apr 30, 2029(100.00%), Apr 29,	Apr 30, 2029(100.00%), Apr 29,	Nov 01, 2027(100.00%), May 01,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.0%	5.2%	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)	US78014RQ602	US78014RR287	XS3277694561
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 1.876	USD 0.957	USD 5.000
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Apr-26	30-Apr-26	30-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Apr-31	30-Apr-38	30-Mar-33
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	November 1, 2027(100.00%)	May 1, 2028(100.00%)	March 30, 2027(100.00%)
Subsequent call dates, if applicable	May 01, 2028(100.00%), Oct 30,	Apr 30, 2029(100.00%), Apr 30,	Mar 30, 2028(100.00%), Apr 05,
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.5%	5.1%	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)	XS3277694645	US78014RM643	US78014RN229
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 5.000	USD 3.015	USD 2.048
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Mar-26	31-Mar-26	31-Mar-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Mar-33	31-Mar-33	31-Mar-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 30, 2028(100.00%)	April 2, 2029(100.00%)	March 31, 2028(100.00%)
Subsequent call dates, if applicable	Apr 05, 2029(100.00%), Apr 01, 2030(100.00%), Mar 31, 2031(100.00%), Mar 30, 2032(100.00%)	Oct 01, 2029(100.00%), Apr 01, 2030(100.00%), Sep 30, 2030(100.00%), Mar 31, 2031(100.00%), Sep 30, 2031(100.00%), Mar 31, 2032(100.00%), Sep 30, 2032(100.00%)	Apr 02, 2029(100.00%), Apr 01, 2030(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	5.1%	4.6%	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)	XS3242462078	CA779926A206	CA779926A388
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 4.0	CAD 3.424	CAD 5.266
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	31-Mar-26	04-Feb-26	04-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31-Mar-31	04-Feb-36	04-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	March 31, 2027(104.65%)	February 04, 2028(100.00%)	February, 2028(100.00%)
Subsequent call dates, if applicable	Sep 30, 2027(109.30%), Mar 31, 2028(113.95%), Sep 30, 2028(118.60%), Mar 31, 2029(123.25%), Sep 30, 2029(127.90%), Mar 31, 2030(132.55%), Sep 30, 2030(137.20%)	Feb 04, 2029(100.00%), Feb 04, 2030(100.00%), Feb 04, 2031(100.00%), Feb 04, 2032(123.25%), Feb 04, 2033(100.00%), Feb 04, 2034(100.00%), Feb 04, 2035(100.00%)	Feb 04, 2029(100.00%), Feb 04, 2030(100.00%), Feb 04, 2031(100.00%), Feb 04, 2032(123.25%), Feb 04, 2033(100.00%), Feb 04, 2034(100.00%), Feb 04, 2035(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.7%	4.20%	4.05%
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)	CA779926A461	CA779926A537	CA779926A610
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 2.0	CAD 3.25	CAD3.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	10-Feb-26	04-Feb-26	04-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Feb-36	04-Feb-33	04-Feb-33
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 10, 2028(100.00%)	February 04, 2028(100.00%)	February 04, 2028(100.00%)
Subsequent call dates, if applicable	Feb 10, 2029(100.00%), Feb 10, 2030(100.00%), Feb 10, 2031(100.00%), Feb 10, 2032(100.00%), Feb 10, 2033(100.00%), Feb 10, 2034(100.00%), Feb 10, 2034(100.00%)	Feb 04, 2029(100.00%), Feb 04, 2030(100.00%), Feb 04, 2031(100.00%), Feb 04, 2032(100.00%)	Feb 04, 2029(100.00%), Feb 04, 2030(100.00%), Feb 04, 2031(100.00%), Feb 04, 2032(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.10%	3.92%	4.72%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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)	CA779926A792	CA779926A875	CA779926A958
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 7.0	CAD 13.0	CAD13.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	05-Feb-26	05-Feb-26	05-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	05-Feb-36	05-Feb-36	05-Feb-36
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 5, 2027(104.95%)	February 5, 2027(105.00%)	February 5, 2027(115.00%)
Subsequent call dates, if applicable	Feb 05, 2028(109.90%), Feb 05, 2029(114.85%), Feb 05, 2030(119.80%), Feb 05, 2031(124.75%), Feb 05, 2032(129.70%), Feb 05, 2033(134.65%), Feb 05, 2034(139.60%), Feb 05, 2035(144.55%)	Feb 05, 2028(110.00%), Feb 05, 2029(115.00%), Feb 05, 2030(120.00%), Feb 05, 2031(125.00%), Feb 05, 2032(130.00%), Feb 05, 2033(135.00%), Feb 05, 2034(140.00%), Feb 05, 2035(145.00%)	Feb 05, 2030(120.00%), Feb 05, 2031(125.00%), Feb 05, 2032(130.00%), Feb 05, 2033(135.00%), Feb 05, 2034(140.00%), Feb 05, 2035(145.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	ZERO	ZERO
Coupon rate and any related index	4.95%	5.00%	5.00%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
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)	CA779926ZY37	CA779926ZZ02	HK0001261848
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 6.5	CAD 4.0	CNH 517.0
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Feb-26	13-Feb-26	12-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Feb-46	13-Feb-46	13-Nov-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 13, 2031(100.00%)	February 13, 2031(100.00%)	February 12, 2027(100.00%)
Subsequent call dates, if applicable	Feb 13, 2032(100.00%), Feb 13, 2033(100.00%), Feb 13, 2034(100.00%), Feb 13, 2035(100.00%), Feb 13, 2036(100.00%), Feb 13, 2037(100.00%), Feb 13, 2038(100.00%), Feb 13, 2039(100.00%), Feb 13, 2040(100.00%), Feb 13, 2041(100.00%), Feb 13, 2042(100.00%), Feb 13, 2043(100.00%), Feb 13, 2044(100.00%), Feb 13, 2045(100.00%)	Feb 13, 2032(100.00%), Feb 13, 2033(100.00%), Feb 13, 2034(100.00%), Feb 13, 2035(100.00%), Feb 13, 2036(100.00%), Feb 13, 2037(100.00%), Feb 13, 2038(100.00%), Feb 13, 2039(100.00%), Feb 13, 2040(100.00%), Feb 13, 2041(100.00%), Feb 13, 2042(100.00%), Feb 13, 2043(100.00%), Feb 13, 2044(100.00%), Feb 13, 2045(100.00%)	Feb 12, 2028(100.00%), Feb 12, 2029(100.00%), Feb 12, 2030(100.00%)
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FIXED	FIXED
Coupon rate and any related index	4.48%	4.67%	2.37%
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)	US78014RH296	XS3242438102	XS3242438284
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
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 6.686	USD10.00	USD 10.00
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	13-Feb-26	04-Feb-26	04-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	13-Feb-29	04-Feb-31	05-Feb-29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 13, 2027(100.00%)		
Subsequent call dates, if applicable	Feb 13, 2028(100.00%)		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FLOAT	FLOAT
Coupon rate and any related index	4.00%	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)	XS3242438367	XS3242484478	CA779926K528
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 25.00	USD 2.26	USD 20.00
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	04-Feb-26	04-Feb-26	10-Apr-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	04-Feb-31	04-Feb-31	10-Apr-31
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	February 04, 2027 (104.73%)	February 04, 2027 (104.70%)	April 10, 2028(100.00%)
Subsequent call dates, if applicable	Feb 04, 2028(109.46%), Feb 04, 2029(114.19%), Feb 04, 2030(118.92%)	Feb 04, 2028(109.40%), Feb 04, 2029(114.10%), Feb 04, 2030(118.80%), Feb 04, 2031(123.50%)	
Coupons/dividends			
Fixed or floating dividend/coupon	ZERO	ZERO	FIXED
Coupon rate and any related index	4.73%	4.70%	4.93%
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)	US78014RF621	US78014RLX60	US78014RS509
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)	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 9.135	USD 10.00	USD 2.00
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	30-Jan-26	05-Apr-23	19-Feb-26
Perpetual or dated	Dated	Dated	Dated
Original maturity date	30-Jan-46	05-Apr-30	12-Apr-27
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 30, 2029(100.00%)		February 19, 2027(100.00%)
Subsequent call dates, if applicable	Jan 30, 2030(100.00%), Jan 30, 2031(100.00%), Jan 30, 2032(100.00%), Jan 30, 2033(100.00%), Jan 30, 2034(100.00%), Jan 30, 2035(100.00%), Jan 30, 2035(100.00%), Jan 30, 2036(100.00%), Jan 30, 2037(100.00%), Jan 30, 2037(100.00%), Jan 30, 2038(100.00%), Jan 30, 2039(100.00%), Jan 30, 2040(100.00%), Jan 30, 2041(100.00%), Jan 30, 2042(100.00%), Jan 30, 2043(100.00%), Jan 30, 2044(100.00%), Jan 30, 2045(100.00%)		
Coupons/dividends			
Fixed or floating dividend/coupon	FIXED	FLOAT	FIXED
Coupon rate and any related index	5.30%	SOFR, Subject to cap and floor	3.68%
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				
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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			
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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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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			
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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				
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
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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			
	Coupons/dividends			
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			
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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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3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
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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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon			
18	Coupon rate and any related index			
19	Existence of a dividend stopper			
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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			
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32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
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37	If yes, specify non-compliant features			

Disclosure template for main features of regulatory capital instruments				
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	Regulatory treatment			
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15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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18	Coupon rate and any related index			
19	Existence of a dividend stopper			
20	Fully discretionary, partially discretionary or mandatory			
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25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
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34	If temporary write-down, description of write-down mechanism			
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Disclosure template for main features of regulatory capital instruments				
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3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	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			
	Coupons/dividends			
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			
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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				
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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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
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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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	780086Z56		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	02-Feb-24		
12	Perpetual or dated	Dated		
13	Original maturity date	02-Feb-34		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 2, 2029(132.750%)		
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%),		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6.55% 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)	780086Z98	7800862A1	
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	CAD 1	CAD 6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	06-Feb-24	08-Feb-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	06-Feb-39	08-Feb-36	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 6, 2027(124.630%)	February 8, 2034(148.800%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Zero	
18	Coupon rate and any related index	8.21% per annum, compounded annually.	4.88% 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		7800862C7	78014RYN4
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
	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		CAD 1.19	USD 10
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		09-Feb-24	09-Feb-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		09-Feb-34	09-Feb-44
14	Issuer call subject to prior supervisory approval		Yes	Yes
	Optional call date, contingent call dates and redemption amount		February 9, 2029(100.0000%)	February 9, 2029(100.00%)
16	Subsequent call dates, if applicable		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.2%	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)		7800862D5	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 1.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		12-Feb-24	
12	Perpetual or dated		Dated	
13	Original maturity date		12-Feb-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		February 12, 2026(116.660%)	
16	Subsequent call dates, if applicable		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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		8.33% 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)	78014RYW4		7800862E3
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
	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 13.406		CAD 2.266
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	13-Feb-24		13-Feb-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	13-Feb-32		13-Feb-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	February 13, 2029(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, 2030(100.00%), February 13, 2031(100.00%), February 13, 2032(100.00%), February 13, 2033(100.00%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.02%		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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RSF8	XS2729257639
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 2.509	USD 2.2
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		16-Feb-24	16-Feb-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		16-Feb-39	16-Feb-31
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		February 16, 2027(100.000%),	February 16, 2025(100.00%)
16	Subsequent call dates, if applicable		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed to Float	Fixed
18	Coupon rate and any related index		Y1 - 2: 8.50%, Y3 - 15: SOFR subject to cap	5.54%
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			7800862Q6
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.7
10	Accounting classification			Liability - fair value option
11	Original date of issuance			20-Feb-24
12	Perpetual or dated			Dated
13	Original maturity date			20-Feb-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			February 20, 2029(100.000%)
16	Subsequent call dates, if applicable			February 20, 2030(100.000%), February 20, 2031(100.000%), February 20, 2032(100.000%), February 20, 2033(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.8%
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)		7800862U7	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 5.18	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		23-Feb-24	
12	Perpetual or dated		Dated	
13	Original maturity date		23-Feb-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		February 23, 2029(140.000%)	
16	Subsequent call dates, if applicable		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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		8% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	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		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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RTB6	
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 13.085	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		28-Feb-24	
12	Perpetual or dated		Dated	
13	Original maturity date		28-Feb-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		February 28, 2026(100.000%)	
16	Subsequent call dates, if applicable		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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed-Float	
18	Coupon rate and any related index		Y1-2: 8.50%, Y2-15 SOFR Subject to Cap	
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			XS2729264098
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 3.2
10	Accounting classification			Liability - fair value option
11	Original date of issuance			05-Mar-24
12	Perpetual or dated			Dated
13	Original maturity date			05-Mar-29
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			March 5, 2027(100.00%)
16	Subsequent call dates, if applicable			March 5, 2028(100.00%)
	Coupons/dividends			
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)	XS2729240312	XS2729242953	
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 5	GBP 3.315	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	06-Mar-24	06-Mar-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	06-Mar-34	06-Mar-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 6, 2026(114.080%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Float	
18	Coupon rate and any related index	7.04% per annum, compounded annually.	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)	7800863J1	7800863K8	
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	CAD 7.823	CAD 8.262	
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-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(100.000%)	March 12, 2029(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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5%	5.15%	
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)	7800863M4		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	12-Mar-24		
12	Perpetual or dated	Dated		
13	Original maturity date	12-Mar-34		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.42%		
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)	7800863P7		78014RTF7
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
	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	CAD 5		USD 7
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	13-Mar-24		14-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	13-Mar-44		14-Mar-44
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 13, 2027(127.150%)		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%)		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,
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		Fixed
18	Coupon rate and any related index	9.05% per annum, compounded annually.		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)		78014RTK6	
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 3.807	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		15-Mar-24	
12	Perpetual or dated		Dated	
13	Original maturity date		15-Mar-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		March 15, 2027(100.00%)	
16	Subsequent call dates, if applicable		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%),	
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	78014RTT7		
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 6.172		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	19-Mar-24		
12	Perpetual or dated	Dated		
13	Original maturity date	19-Mar-31		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	March 19, 2027(100.000%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.3%		
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	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)			XS2729246194
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			20-Mar-24
12	Perpetual or dated			Dated
13	Original maturity date			20-Mar-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			March 20, 2025(104.500%)
16	Subsequent call dates, if applicable			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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			4.5% 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863X0		XS2729244066
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	CAD 2		USD 3.4
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	25-Mar-24		25-Mar-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	25-Mar-44		25-Mar-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 25, 2027(127.750%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		Float
18	Coupon rate and any related index	9.25% 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		7800863Z5	7800864A9
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		CAD 7.455	CAD 4.619
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		26-Mar-24	26-Mar-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		26-Mar-34	26-Mar-34
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		'March 26, 2029(100.000%)	March 26, 2029(100.00%)
16	Subsequent call dates, if applicable		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%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.2%	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)		7800864C5	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 15	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		26-Mar-24	
12	Perpetual or dated		Dated	
13	Original maturity date		26-Mar-40	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		March 26, 2039(178.000%)	
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Zero	
18	Coupon rate and any related index		5.2% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	08-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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUX6		
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 5,429		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	28-Mar-24		
12	Perpetual or dated	Dated		
13	Original maturity date	28-Mar-39		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	'March 28, 2027(100.00%)		
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%)		
	Coupons/dividends			
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5		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%),
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864G6		7800864M3
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	CAD 1		CAD 15
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	28-Mar-24		01-Apr-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	28-Mar-39		01-Apr-43
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 28, 2029(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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Zero
18	Coupon rate and any related index	5.28%		5.15% 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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864J0		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	01-Apr-24		
12	Perpetual or dated	Dated		
13	Original maturity date	01-Apr-34		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	'April 1, 2027(100.000%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.1%		
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	03-Apr-24	04-Apr-24	05-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	03-Apr-34	04-Apr-39	05-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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			7800864S0
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 10
10	Accounting classification			Liability - fair value option
11	Original date of issuance			09-Apr-24
12	Perpetual or dated			Dated
13	Original maturity date			09-Apr-44
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			April 9, 2026(119.000%)
16	Subsequent call dates, if applicable			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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			9.5% 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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		7800864T8	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		CAD 2.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		10-Apr-24	
12	Perpetual or dated		Dated	
13	Original maturity date		10-Apr-39	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		April 10, 2030(100.000%)	
16	Subsequent call dates, if applicable		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%)	
	Coupons/dividends			
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		
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		
	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 4.885		
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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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)	78014RWK2	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%),
	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			7800865B6
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			CAD 1.35
10	Accounting classification			Liability - fair value option
11	Original date of issuance			16-Apr-24
12	Perpetual or dated			Dated
13	Original maturity date			16-Apr-34
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			April 16, 2028(100.00%)
16	Subsequent call dates, if applicable			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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.32%
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)	7800865C4		78014RWT3
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
	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	CAD 1.35		USD 2.551
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-31
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	April 16, 2027(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(100.00%), 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.4%		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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RXB1	78014RXK1
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 5.992	USD 2.587
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		17-Apr-24	17-Apr-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		17-Apr-34	17-Apr-34
14	Issuer call subject to prior supervisory approval		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%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.4%	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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),	
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)		780086ST7	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1	
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, 2027(105.950%)	
16	Subsequent call dates, if applicable		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%)	
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYP9		
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 4.346		
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-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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fix-Float		
18	Coupon rate and any related index	Y0.5: 6%, Y0.5 - 3: 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)	7800865R1	7800865S9	
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	CAD 50	CAD 50	
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-39	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, 2029(100.00%)	April 30, 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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.35%	7%	
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)			XS2775840262
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			AUD 4.6
10	Accounting classification			Liability - fair value option
11	Original date of issuance			03-May-24
12	Perpetual or dated			Dated
13	Original maturity date			03-May-44
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			May 3, 2025(111.650%)
16	Subsequent call dates, if applicable			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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			11.65% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	06-May-24	07-May-24	07-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06-May-34	07-May-34	07-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	07-May-24	07-May-24	10-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07-May-34	07-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2		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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	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		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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)		
	Coupons/dividends			
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
	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		CAD 1.372	CAD 0.5
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		04-Jun-24	04-Jun-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		04-Jun-34	04-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	04-Jun-24	04-Jun-24	04-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Jun-34	04-Jun-34	04-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%)
	Coupons/dividends			
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
	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 20		CAD 10
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	05-Jun-24		07-Jun-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	05-Jun-29		07-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	07-Jun-24	07-Jun-24	07-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07-Jun-37	07-Jun-36	07-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	07-Jun-24	11-Jun-24	12-Jun-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	5.05%	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.619	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Jun-24	01-Jul-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	28-Jun-36	01-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	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	02-Jul-24	02-Jul-24	09-Jul-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Jul-34	02-Jul-34	09-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819133286		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 15		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	16-Jul-24		
12	Perpetual or dated	Dated		
13	Original maturity date	16-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			
	Coupons/dividends			
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	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		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%)
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	01-Aug-24	09-Aug-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jul-26	01-Aug-39	09-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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	EURIBOR, Subject to cap and floor	5.45%	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	03-Sep-24	04-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Aug-34	03-Sep-32	04-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	04-Sep-24	06-Sep-24	06-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Sep-29	06-Sep-34	06-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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	4.45%	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	09-Sep-24	09-Sep-24	10-Sep-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09-Sep-34	09-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BY9	779926BZ6	
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 1	CAD 20	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	25-Sep-24	25-Sep-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	25-Sep-34	25-Sep-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 25, 2025(100.000%)	September 25, 2026(110.400%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Zero	
18	Coupon rate and any related index	4.68%	5.2% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	01-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Sep-44	30-Sep-31	01-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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	02-Oct-24	02-Oct-24	02-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Oct-34	02-Oct-34	02-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	02-Oct-24	03-Oct-24	03-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Oct-34	03-Oct-34	03-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%)
	Coupons/dividends			
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)	779926CC6	779926CD4	78014RYY0
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 0.5	USD 1	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	04-Oct-24	04-Oct-24	04-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Oct-39	04-Oct-39	04-Oct-49
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 4, 2029(100.000%)	October 4, 2029(100.000%)	October 4, 2028(100.000%)
16	Subsequent call dates, if applicable	April 4, 2030(100.000%), October 4, 2030(100.000%), April 4, 2031(100.000%), October 4, 2031(100.000%), April 4, 2032(100.000%), October 4, 2032(100.000%), April 4, 2033(100.000%), October 4, 2033(100.000%), April 4, 2034(100.000%), October 4, 2034(100.000%), April 4, 2035(100.000%), October 4, 2035(100.000%), April 4, 2036(100.000%), October 4, 2036(100.000%), April 4, 2037(100.000%), October 4, 2037(100.000%), April 4, 2038(100.000%), October 4, 2038(100.000%), April 4, 2039(100.000%)	April 4, 2030(100.000%), October 4, 2030(100.000%), April 4, 2031(100.000%), October 4, 2031(100.000%), April 4, 2032(100.000%), October 4, 2032(100.000%), April 4, 2033(100.000%), October 4, 2033(100.000%), April 4, 2034(100.000%), October 4, 2034(100.000%), April 4, 2035(100.000%), October 4, 2035(100.000%), April 4, 2036(100.000%), October 4, 2036(100.000%), April 4, 2037(100.000%), October 4, 2037(100.000%), April 4, 2038(100.000%), October 4, 2038(100.000%), April 4, 2039(100.000%)	January 4, 2029(100.000%), April 4, 2029(100.000%), July 4, 2029(100.000%), October 4, 2029(100.000%), January 4, 2030(100.000%), April 4, 2030(100.000%), July 4, 2030(100.000%), October 4, 2030(100.000%), January 4, 2031(100.000%), April 4, 2031(100.000%), July 4, 2031(100.000%), October 4, 2031(100.000%), January 4, 2032(100.000%), April 4, 2032(100.000%), July 4, 2032(100.000%), October 4, 2032(100.000%), January 4, 2033(100.000%), April 4, 2033(100.000%), July 4, 2033(100.000%), October 4, 2033(100.000%), January 4, 2034(100.000%), April 4, 2034(100.000%), July 4, 2034(100.000%), October 4, 2034(100.000%), January 4, 2035(100.000%), April 4, 2035(100.000%), July 4, 2035(100.000%), October 4, 2035(100.000%), January 4, 2036(100.000%), April 4, 2036(100.000%), July 4, 2036(100.000%), October 4, 2036(100.000%), January 4, 2037(100.000%), April 4, 2037(100.000%), July 4, 2037(100.000%), October 4, 2037(100.000%), January 4, 2038(100.000%), April 4, 2038(100.000%), July 4, 2038(100.000%), October 4, 2038(100.000%), January 4, 2039(100.000%), April 4, 2039(100.000%), July 4, 2039(100.000%), October 4, 2039(100.000%), January 4, 2040(100.000%), April 4, 2040(100.000%), July 4, 2040(100.000%), October 4, 2040(100.000%), January 4, 2041(100.000%), April 4, 2041(100.000%), July 4, 2041(100.000%), October 4, 2041(100.000%), January 4, 2042(100.000%), April 4, 2042(100.000%), July 4, 2042(100.000%), October 4, 2042(100.000%), January 4, 2043(100.000%), April 4, 2043(100.000%), July 4, 2043(100.000%), October 4, 2043(100.000%), January 4
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	5.02%	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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	04-Oct-24	08-Oct-24	09-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Oct-44	08-Oct-27	09-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	09-Oct-24	09-Oct-24	09-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09-Oct-34	09-Oct-34	09-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858154367		XS2858151934
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 1		USD 2.5
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	18-Oct-24		21-Oct-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	18-Oct-34		21-Oct-27
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	October 18, 2026(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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Float
18	Coupon rate and any related index	6.02%		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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, Subject to cap and floor	4.5%	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			24/09/2024
12	Perpetual or dated			Dated
13	Original maturity date			24/09/2036
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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	01-Nov-24	04-Nov-24	04-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	01-Nov-34	04-Nov-39	04-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	04-Nov-24	04-Nov-24	05-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Nov-29	04-Nov-34	05-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	06-Nov-24	06-Nov-24	06-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06-Nov-29	06-Nov-34	06-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	06-Nov-24	06-Nov-24	08-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06-Nov-29	06-Nov-34	08-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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		779926EV2	779926EW0
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		CAD 2	CAD 4.454
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		13-Nov-24	14-Nov-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		13-Nov-29	14-Nov-34
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		November 13, 2026(100.000%)	November 14, 2025(100.000%)
16	Subsequent call dates, if applicable		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		3.75%	4.3%
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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)	XS2908828853	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908873214		XS2908831642
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 1		CAD 2
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	21-Nov-24		22-Nov-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	21-Nov-29		22-Nov-34
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	November 21, 2026(110.860%)		November 22, 2025(105.440%)
16	Subsequent call dates, if applicable	November 21, 2027(116.290%), November 21, 2028(121.720%)		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		Zero
18	Coupon rate and any related index	5.43% per annum, compounded annually.		5.44% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTV2	78014RUH1	
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 3.543	USD 3.576	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Nov-24	29-Nov-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	29-Nov-39	29-Nov-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 29, 2028(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%),	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	4.55%	
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)	XS2908836872	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	02-Dec-24	04-Dec-24	04-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Dec-34	04-Dec-34	04-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	04-Dec-24	04-Dec-24	10-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Dec-34	04-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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)	779926GD0	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	XS2908892784
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 1.791	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 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%),	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	06-Dec-24	23-Dec-24	23-Dec-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RVM9	78014RVR8
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 8.875	USD 2.447
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		17-Jan-25	17-Jan-25
12	Perpetual or dated		Dated	Dated
13	Original maturity date		17-Jan-30	17-Jan-40
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		January 17, 2027(100.000%)	January 17, 2028(100.000%)
16	Subsequent call dates, if applicable		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5%	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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926HL1	779926HZ0	
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	CAD 4	CAD 4.18	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	27-Jan-25	27-Jan-25	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	27-Jan-35	27-Jan-35	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 27, 2026(105.450%)	January 27, 2026(105.050%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Zero	
18	Coupon rate and any related index	5.45% per annum, compounded annually.	5.05% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXM7	78014RXV7	
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.747	USD 6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Jan-25	30-Jan-25	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Jan-32	30-Jan-32	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 30, 2028(100.000%)	July 30, 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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.3%	5.15%	
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	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),	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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	24/09/2024	19-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-35	24/09/2036	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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SOFR, Subject to cap and floor	SONIA, Subject to cap and floor	SOFR, Subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	05-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jan-28	22-Jan-30	05-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	05-Feb-25	05-Feb-25	05-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05-Feb-35	05-Feb-35	05-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	07-Feb-25	07-Feb-25	07-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07-Feb-35	07-Feb-35	07-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%),
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JM7	779926JJ4	
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 2.14	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	10-Feb-25	11-Feb-25	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	10-Feb-35	11-Feb-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 10, 2027(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%),	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.7%	3.5%	
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JX3	779926JY1	
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	CAD 4,252	CAD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	19-Feb-25	19-Feb-25	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	19-Feb-35	19-Feb-30	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 19, 2027(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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.3%	3.55%	
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	04-Mar-25	04-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Feb-40	04-Mar-30	04-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	05-Mar-25	05-Mar-25	05-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05-Mar-35	05-Mar-35	05-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	05-Mar-25	07-Mar-25	12-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05-Mar-30	07-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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZF0	78014RZS2	
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 1.071	USD 3.603	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-Mar-25	28-Mar-25	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	28-Mar-35	28-Mar-40	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 28, 2027(100.000%)	March 28, 2029(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%),	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		779926MB7	779926MH4
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		CAD 3	USD 1
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		01-Apr-25	01-Apr-25
12	Perpetual or dated		Dated	Dated
13	Original maturity date		01-Apr-35	01-Apr-35
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 1, 2027(100.000%)	April 1, 2027(100.000%)
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 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		4.32%	5.4%
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	02-Apr-25	02-Apr-25	02-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Apr-35	02-Apr-35	02-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	02-Apr-25	03-Apr-25	08-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	02-Apr-35	03-Apr-35	08-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	09-Apr-25	09-Apr-25	09-Apr-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09-Apr-35	09-Apr-35	09-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%)
	Coupons/dividends			
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)	779926MC5	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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%)
	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	78014RB58
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	06-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Apr-40	30-Apr-32	06-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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SONIA, Subject to cap and floor	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

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

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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			
	Coupons/dividends			
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				
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 20
10	Accounting classification			Liability - fair value option
11	Original date of issuance			November 20, 2018
12	Perpetual or dated			Dated
13	Original maturity date			November 20, 2048
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			November 20, 2023 (127.69%)
16	Subsequent call dates, if applicable			November 20, 2028 (163.04%); November 20, 2033 (208.19%), November 20, 2038 (265.84%), November 20, 2043 (339.44%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			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)		78014RAT7	
3	Governing law(s) of the instrument		New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		Contractual	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1.75	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		November 21, 2018	
12	Perpetual or dated		Dated	
13	Original maturity date		November 21, 2028	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		November 21, 2023 (100%)	
16	Subsequent call dates, if applicable		N/A	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		4.0%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	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%)
	Coupons/dividends			
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
	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		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
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1939253081		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 120		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	February 19, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	February 19, 2049		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (127.69%)		
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%)		
	Coupons/dividends			
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	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 5		USD 15
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	April 18, 2019		July 5, 2019
12	Perpetual or dated	Dated		Dated
13	Original maturity date	April 18, 2039		July 5, 2030
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)		July 5, 2022 (100%)
16	Subsequent call dates, if applicable	N/A		July 5, 2023 (100%), July 5, 2024 (100%), July 5, 2025 (100%), July 5, 2026 (100%), July 5, 2027 (100%), July 5, 2028 (100%), July 5, 2029 (100%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	1.56%		3.07%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	September 20 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	September 20, 2049		
14	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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			AUD 25
10	Accounting classification			Liability - fair value option
11	Original date of issuance			October 4, 2019
12	Perpetual or dated			Dated
13	Original maturity date			October 4, 2034
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			October 4, 2022 (100.00%)
16	Subsequent call dates, if applicable			October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			2.73%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
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	
	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	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	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 1	USD 33
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		November 1, 2019	November 8, 2019
12	Perpetual or dated		Dated	Dated
13	Original maturity date		November 1, 2029	November 8, 2027
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		November 1, 2022 (100.0%)	November 8, 2023 (100%)
16	Subsequent call dates, if applicable		N/A	February 8, 2024(100%), May 8, 2024(100%), August 8, 2024(100%), November 8, 2024(100%), February 8, 2025(100%), May 8, 2025(100%), August, 2025(100%), November 8, 2025(100%), February 8, 2026(100%), May 8, 2026(100%), August 8, 2026(100%), November 8, 2026(100%), February 8, 2027(100%), May 8, 2027(100%), August 8, 2027(100%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6: 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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	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%).		
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		2	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		November 26, 2019	
12	Perpetual or dated		Dated	
13	Original maturity date		November 26, 2029	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		November 26, 2021(102.5%)	
16	Subsequent call dates, if applicable		May 26, 2022(102.625%), November 26,2022(102.625%), May 26,2023(102.75%), November 26,2023(102.75%), May 26 2024(103%), November 26, 2024(103%), May 26,2025(103.25%), November 26, 2025(103.25%), May 26, 2026(103.5%), November 26, 2026(103.5%), May 26,2027(103.625%), November 26, 2027(103.625%), May 26, 2028(103.75%), November 26, 2028(103.75%), May 26, 2029(104.00%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25% Y7: 3.50% Y8: 3.625% Y9: 3.75% Y10: 4.00%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	
30	Write-down feature		No	
31	If write-down, write-down trigger (s)		N/A	
32	If write-down, full or partial		N/A	
33	If write-down, permanent or temporary		N/A	
34	If temporary write-down, description of write-down mechanism		N/A	
34a	Type of subordination		Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	
36	Non-compliant transitioned features		No	
37	If yes, specify non-compliant features		N/A	

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332682	780086RL0	780086RM8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%	1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	XS1991338291	78014RBU3	
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 50	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	December 19, 2019	December 23, 2019	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	December 19, 2031	June 23, 2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102.4%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			CAMM002I7AR7
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 60
10	Accounting classification			Liability - fair value option
11	Original date of issuance			January 31, 2020
12	Perpetual or dated			Dated
13	Original maturity date			January 31, 2050
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			N/A
16	Subsequent call dates, if applicable			N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			1.60%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital 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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 3.25	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		January 31, 2020	
12	Perpetual or dated		Dated	
13	Original maturity date		January 31, 2030	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		January 31, 2022 (102.25%)	
16	Subsequent call dates, if applicable		July 31, 2022(102.25%), January 31, 2023(102.25%), July 31, 2023(102.5%), January 31, 2024(102.5%), July 31, 2024(102.5%), January 31, 2025(102.5%), July 31, 2025(102.5%), January 31, 2026(102.5%), July 31, 2026(103%), January 31, 2027(103%), July 31, 2027(103%), January 31, 2028(103.00%), July 31, 2028(103.25%), January 31, 2029(103.25%), July 31, 2029(103.25%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%	
19	Existence of a dividend stopper		No	
20	Fully discretionary, partially discretionary or mandatory		Mandatory	
21	Existence of a step up or other incentive to redeem		No	
22	Noncumulative or cumulative		Non-cumulative	
23	Convertible or non-convertible		Non-convertible	
24	If convertible, conversion trigger (s)		N/A	
25	If convertible, fully or partially		N/A	
26	If convertible, conversion rate		N/A	
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into		N/A	
29	If convertible, specify 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		
	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 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(128.95889%), February 5, 2028(133.73037%), February 5, 2029(138.67840%), February 5, 2030(143.80950%), February 5, 2031(149.13045%), February 5, 2032(154.64827%), February 5, 2033(160.37026%), February 5, 2034(166.30396%), February 5, 2035(172.45721%), February 5, 2036(178.83812%), February 5, 2037(185.45513%), February 5, 2038(192.31697%), February 5, 2039(199.43270%), February 5, 2040(206.81171%), February 5, 2041(214.46374%), February 5, 2042(222.39890%), February 5, 2043(230.62766%), February 5, 2044(239.16089%), February 5, 2045(248.00984%), February 5, 2046(257.18620%), February 5, 2047(266.70209%), February 5, 2048(276.57007%), February 5, 2049(286.80316%), February 5, 2050(297.41488%), February 5, 2051(308.41923%), February 5, 2052(319.83074%), February 5, 2053(331.66448%), February 5, 2054(343.93606%), February 5, 2055(356.66170%), February 5, 2056(369.85818%), February 5, 2057(383.54293%), February 5, 2058(397.73402%), February 5, 2059(412.45018%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 8	AUD 2
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		April 6, 2020	April 6, 2020
12	Perpetual or dated		Dated	Dated
13	Original maturity date		April 6, 2035	April 6, 2040
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		April 6, 2022(100.00%),	April 7, 2022(100.000%)
16	Subsequent call dates, if applicable		April 6, 2023(100.000%), April 6, 2024(100.00%), April 6, 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%).
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		2.600%	2.85%
19	Existence of a dividend stopper		No	No
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		
	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 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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)	
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 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%)		
	Coupons/dividends			
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)		CAMM002JFUN5	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		USD 1.75	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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 200		80
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	May 26, 2020		June 18, 2020
12	Perpetual or dated	Dated		Dated
13	Original maturity date	May 26, 2054		June 18, 2035
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	3.30%		2.73%
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	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
	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			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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			53
10	Accounting classification			Liability - fair value option
11	Original date of issuance			August 7, 2020
12	Perpetual or dated			Dated
13	Original maturity date			August 7, 2035
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			August 7, 2023(100.000%)
16	Subsequent call dates, if applicable			August 7, 2024(100.000%), August 7, 2025(100.000%), August 7, 2026(100.000%), August 7, 2027(100.000%), August 7, 2028(100.000%), August 7, 2029(103.000%), August 7, 2030(100.000%), August 7, 2031(100.000%), August 7, 2032(100.000%), August 7, 2033(100.000%), August 7, 2034(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			2.235%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	Existence of a step up or other incentive to redeem			No
22	Noncumulative or cumulative			Non-cumulative
23	Convertible or non-convertible			Non-convertible
24	If convertible, conversion trigger (s)			N/A
25	If convertible, fully or partially			N/A
26	If convertible, conversion rate			N/A
27	If convertible, mandatory or optional conversion			N/A
28	If convertible, specify instrument type convertible into			N/A
29	If convertible, specify issuer of instrument it converts into			N/A
30	Write-down feature			No
31	If write-down, write-down trigger (s)			N/A
32	If write-down, full or partial			N/A
33	If write-down, permanent or temporary			N/A
34	If temporary write-down, description of write-down mechanism			N/A
34a	Type of subordination			Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Unsubordinated
36	Non-compliant transitioned features			No
37	If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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
	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	6.05		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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	2.70%	2.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other 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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float
18	Coupon rate and any related index	1.94%	Y1-2: 0.90%, Y3: 0.95%, Y4: 1.00%, Y5: 1.25%	3m CDOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDD9	XS1991330801	XS1991333490
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	50	USD 50
10	Accounting classification	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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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%), 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%	1.00%	Y1-4: 1.125%, Y5: 1.15%, Y6: 1.20%, Y7: 1.25%, Y8: 1.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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)	78014RDH0	XS1991337053	
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1.025	USD 30	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	February 26, 2021	March 5, 2021	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	February 26, 2027	March 5, 2036	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 26, 2023(100.00%)	March 5, 2024(100.00%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	1.00%	2.57%	
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)	XS1991334548		780086TH7
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 155		20.00
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	March 29, 2021		April 5, 2021
12	Perpetual or dated	Dated		Dated
13	Original maturity date	March 29, 2061		April 5, 2028
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	March 29, 2026(118.024612%)		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%)		April 5, 2024(106.430000%), April 5, 2025(108.670000%), April 5, 2026(110.950000%), April 5, 2027(113.280000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		Zero
18	Coupon rate and any related index	3.37%		2.10%
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%	Y1-2: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80%	Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, Y4: 1.65%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.60%, Y3: 1.65%, Y4: 1.70%, Y5: 1.75%	Y1-4: 1.25%, Y5-6: 1.50%, Y7: 2.00%	Y1-5: 1.00%, Y6-7: 2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TW4	XS1991340867	780086TZ7
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of 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)	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	0.89%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.70%, Y5: 1.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(115.590000%)	December 29, 2023(101.850%)
16	Subsequent call dates, if applicable		December 29, 2027(118.990000%), December 29, 2028(122.490000%), December 29, 2029(126.090000%), December 29, 2030(129.790000%), December 29, 2031(133.610000%), December 29, 2032(137.540000%)	June 29, 2024(102.000%), December 29, 2024(102.000%), June 29, 2025(102.100%), December 29, 2025(102.100%), June 29, 2026(102.200%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	1.60%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for main features of regulatory capital 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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	2.00%	SOFR, subject to cap and floor	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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		04-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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RED8	XS2400420290
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
	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 22.5	JPY 500
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		30-Mar-22	30-Mar-22
12	Perpetual or dated		Dated	Dated
13	Original maturity date		30-Mar-32	25-Mar-32
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		March 30, 2024(100.00%)	
16	Subsequent call dates, if applicable		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 31, 2031(100.00%), September 30, 2031(100.00%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		4.00%	0.78%
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)	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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		08-Apr-22	08-Apr-22
12	Perpetual or dated		Dated	Dated
13	Original maturity date		29-Jun-40	08-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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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 2.6	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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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 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%),		
	Coupons/dividends			
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	
	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		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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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)			CA009A7CK0O9
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			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			
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 8.3		
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			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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%)
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1.5		
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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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	
	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		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(342.820%), June 16, 2046(361.460%), June 16, 2047(381.340%), June 16, 2048(402.310%), June 16, 2049(424.440%), June 16, 2050(447.780%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		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		
	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 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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1.4	
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			
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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%)		
	Coupons/dividends			
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		
	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)	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%)		
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	JPY 5000		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	05-Jul-22		
12	Perpetual or dated	Dated		
13	Original maturity date	06-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%)		
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 2.5		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	08-Jul-22		
12	Perpetual or dated	Dated		
13	Original maturity date	08-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			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		eur 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%)	
	Coupons/dividends			
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
	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 4.785
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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	USD 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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			GBP 1.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			08-Aug-22
12	Perpetual or dated			Dated
13	Original maturity date			08-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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			3.70%
19	Existence of a dividend stopper			No
20	Fully discretionary, partially discretionary or mandatory			Mandatory
21	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		09-Aug-22	09-Aug-22
12	Perpetual or dated		Dated	Dated
13	Original maturity date		09-Aug-26	09-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	
	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		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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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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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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
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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			
	Coupons/dividends			
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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34	If temporary write-down, description of write-down mechanism			
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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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3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	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			
	Coupons/dividends			
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			
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36	Non-compliant transitioned features			
37	If yes, specify non-compliant features			

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3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
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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			
	Coupons/dividends			
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			
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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				
	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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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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26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
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33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
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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				
	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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
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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			
	Coupons/dividends			
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			
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31	If write-down, write-down trigger (s)			
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34	If temporary write-down, description of write-down mechanism			
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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				
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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)			
	Regulatory treatment			
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5	Post-transitional Basel III rules			
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16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
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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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	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)		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		08-Sep-22	
12	Perpetual or dated		Dated	
13	Original maturity date		08-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			
	Coupons/dividends			
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		
	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	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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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%)		
	Coupons/dividends			
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	
	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		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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 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%)
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	04-Oct-22	07-Oct-22	13-Oct-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Jan-24	07-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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed
18	Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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
	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 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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		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%)
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	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 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			
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 9.011		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31-Oct-22		
12	Perpetual or dated	Dated		
13	Original maturity date	31-Oct-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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.40%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for 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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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 3.225	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%)
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	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	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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			78014RJM3
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 18.795
10	Accounting classification			Liability - fair value option
11	Original date of issuance			30-Nov-22
12	Perpetual or dated			Dated
13	Original maturity date			30-Nov-32
14	Issuer call subject to prior supervisory approval			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%)
	Coupons/dividends			
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)			XS2550952001
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			GBP 3.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			07-Dec-22
12	Perpetual or dated			Dated
13	Original maturity date			07-Dec-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			
	Coupons/dividends			
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	Royal Bank of Canada		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WC4		XS2550931773
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	2.24		USD 6
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	09-Dec-22		12-Dec-22
12	Perpetual or dated	Dated		Dated
13	Original maturity date	09-Dec-32		12-Dec-27
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	December 9, 2031(155.670%)		
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		Float
18	Coupon rate and any related index	5.04%		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
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1		USD 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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float		Float
18	Coupon rate and any related index	SOFR, subject to cap and floor		SOFR, subject to cap and floor
19	Existence of a dividend stopper	No		No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Non-cumulative		Non-cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A
25	If convertible, fully or partially	N/A		N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A		N/A
29	If convertible, specify issuer of instrument it converts into	N/A		N/A
30	Write-down feature	No		No
31	If write-down, write-down trigger (s)	N/A		N/A
32	If write-down, full or partial	N/A		N/A
33	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A		N/A
34a	Type of subordination	Exemption		Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated
36	Non-compliant transitioned features	No		No
37	If yes, specify non-compliant features	N/A		N/A

Disclosure template for main features of regulatory 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		
	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 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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1
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			
	Coupons/dividends			
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)	XS2550960103		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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-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			
	Coupons/dividends			
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)		XS2558542085	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 10	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		23-Dec-22	
12	Perpetual or dated		Dated	
13	Original maturity date		23-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			
	Coupons/dividends			
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)	780086WF7		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	9.0		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	23-Dec-22		
12	Perpetual or dated	Dated		
13	Original maturity date	01-Dec-33		
14	Issuer call subject to prior supervisory approval	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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	5.01% 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)		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	
	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 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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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		
	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 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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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
	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 2
10	Accounting classification			Liability - fair value option
11	Original date of issuance			01-Feb-23
12	Perpetual or dated			Dated
13	Original maturity date			01-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			
	Coupons/dividends			
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	
	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	2.0	EUR 36	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	07-Feb-23	07-Feb-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	07-Feb-28	07-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%)	
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 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%)	
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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		
	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 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%)		
	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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	780086WW0		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	3.0		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	02-Mar-23		
12	Perpetual or dated	Dated		
13	Original maturity date	02-Mar-38		
14	Issuer call subject to prior supervisory approval	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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	5.65%		
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)		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	
	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 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			
	Coupons/dividends			
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)			XS2581429771
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			EUR 2
10	Accounting classification			Liability - fair value option
11	Original date of issuance			16-Mar-23
12	Perpetual or dated			Dated
13	Original maturity date			16-Mar-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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)		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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 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			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			2.5
10	Accounting classification			Liability - fair value option
11	Original date of issuance			03-Apr-23
12	Perpetual or dated			Dated
13	Original maturity date			03-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%)
	Coupons/dividends			
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	
	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	5.0	USD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	04-Apr-23	05-Apr-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date		05-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%)		
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2581441123
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			AUD 13.300
10	Accounting classification			Liability - fair value option
11	Original date of issuance			11-Apr-23
12	Perpetual or dated			Dated
13	Original maturity date			27-Mar-30
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			June 27, 2029(100.00%)
16	Subsequent call dates, if applicable			September 27, 2029(100.00%), December 27, 2029(100.00%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			4.72%
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			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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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
	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 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%)
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	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 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			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subect 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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	78014RMJ6		
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 30.350		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	28-Apr-23		
12	Perpetual or dated	Dated		
13	Original maturity date	28-Apr-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 28, 2025(100.00%)		
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%)		
	Coupons/dividends			
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	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMA5		
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 6		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	06-Apr-23		
12	Perpetual or dated	Dated		
13	Original maturity date	06-Apr-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(100.00%)		
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(5132530090 0.000%),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			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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	1.6		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	04-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%)		
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2596503990	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 1.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		12-May-23	
12	Perpetual or dated		Dated	
13	Original maturity date		12-May-30	
14	Issuer call subject to prior supervisory approval		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%)	
	Coupons/dividends			
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)			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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 9.446
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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 3.34
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%)
	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		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
	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 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument		EUR 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.65%	4.00%	5.33%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.07%	5.09%	5.29%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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		
	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	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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	4.93%	4.91
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital				
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	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		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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.548		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%)
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		EUR 3.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		01-Jun-23	
12	Perpetual or dated		Dated	
13	Original maturity date		01-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			
	Coupons/dividends			
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
	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		CAD 4	CAD 8
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		06-Jun-23	06-Jun-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		06-Jun-33	06-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%)
	Coupons/dividends			
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		
	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	CAD 11		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	06-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	06-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%),		
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		07-Jun-23	
12	Perpetual or dated		Dated	
13	Original maturity date		07-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			
	Coupons/dividends			
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)		XS2608724279	XS2608748294
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 1.075	USD 1
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		09-Jun-23	09-Jun-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		09-Jun-26	09-Jun-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			
	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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			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%).
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.40%	5.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC 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	
	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	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%),	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 9
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%)
	Coupons/dividends			
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	
	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 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%)		
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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)	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			
	Coupons/dividends			
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)	XS2632504788		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	29-Jun-23		
12	Perpetual or dated	Dated		
13	Original maturity date	29-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			
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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	04-Jul-23	05-Jul-23	05-Jul-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Jul-26	05-Jul-28	05-Jul-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory 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	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 1	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		05-Jul-23	
12	Perpetual or dated		Dated	
13	Original maturity date		05-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			
	Coupons/dividends			
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
	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 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%)		
	Coupons/dividends			
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		
	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 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			
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31/07/2023		
12	Perpetual or dated	Dated		
13	Original maturity date	31/07/2038		
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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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	09-May-23	01-Jun-23	01/08/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-May-30	01-Jun-33	01/08/2033
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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.7
10	Accounting classification			Liability - fair value option
11	Original date of issuance			08-Aug-23
12	Perpetual or dated			Dated
13	Original maturity date			08-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%
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules		N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo		N/A	N/A
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument		USD 5.64	GBP 1
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		09-Aug-23	09-Aug-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		09-Aug-30	09-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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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)			78014RPS3
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 3
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, 2028(100.00%)
16	Subsequent call dates, if applicable			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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Fixed
18	Coupon rate and any related index			5.60%
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	780086B86		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 7.37		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	22-Aug-23		
12	Perpetual or dated	Dated		
13	Original maturity date	22-Aug-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	August 22, 2028(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%)		
	Coupons/dividends			
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
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
	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			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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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)			78014RPU8
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)			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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.18
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			
	Coupons/dividends			
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
	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		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%)
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			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%),
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.581		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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1.5
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%)
	Coupons/dividends			
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	
	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	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%)		
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)	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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1.5	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%)	
	Coupons/dividends			
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	
	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		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%)	
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3		
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%)		
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 5.729		
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%)		
	Coupons/dividends			
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	
	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	CAD 5.803	CAD 8.751	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	03-Oct-23	03-Oct-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	03-Oct-33	03-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%)	
	Coupons/dividends			
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	
	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)		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		04-Oct-23	
12	Perpetual or dated		Dated	
13	Original maturity date		04-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%)	
	Coupons/dividends			
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			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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	
	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)		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			
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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		
	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)	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			
	Coupons/dividends			
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		
	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 4.029		
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%),		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	6.40%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

Disclosure template for 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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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)		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	
	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 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%)	
	Coupons/dividends			
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
	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			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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	6.15%	6.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital			
1	Issuer			
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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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		
	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-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			
	Coupons/dividends			
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
	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 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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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
	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 3.853	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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	6.18%	6.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for 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)			
	Regulatory treatment			
4	Transitional Basel III rules			
5	Post-transitional Basel III rules			
6	Eligible at solo/group/group&solo			
7	Instrument type (types to be specified by jurisdiction)			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			
9	Par value of instrument			
10	Accounting classification			
11	Original date of issuance			
12	Perpetual or dated			
13	Original maturity date			
14	Issuer call subject to prior supervisory approval			
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
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
	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			CAD 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			02-Nov-23
12	Perpetual or dated			Dated
13	Original maturity date			02-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%)
	Coupons/dividends			
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	
	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 0.5	USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	02-Nov-23	02-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	02-Nov-28	02-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%)		
	Coupons/dividends			
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	03-Nov-23	03-Nov-23	03-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	03-Nov-33	03-Nov-33	03-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
	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	CAD 30.004		CAD 4.414
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	06-Nov-23		06-Nov-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	06-Nov-33		06-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	06-Nov-23	07-Nov-23	08-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06-Nov-35	07-Nov-28	08-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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086Q64	780086Q72
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		CAD 1	CAD 9.737
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		10-Nov-23	14-Nov-23
12	Perpetual or dated		Dated	Dated
13	Original maturity date		10-Nov-28	14-Nov-33
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		5.70%	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
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
	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	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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	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		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%),
	Coupons/dividends			
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	
	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 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.1		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%)
	Coupons/dividends			
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	
	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	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%)		
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708276089		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	29-Nov-23		
12	Perpetual or dated	Dated		
13	Original maturity date	29-Nov-28		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	November 29, 2027(124.200%)		
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6.05% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	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 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%)		
	Coupons/dividends			
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	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2		CAD 2.935
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	01-Dec-23		04-Dec-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	01-Dec-26		04-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	04-Dec-23	04-Dec-23	04-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	04-Dec-33	04-Dec-33	04-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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708290312	XS2708274977	
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 2	USD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	04-Dec-23	05-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	04-Dec-43	05-Dec-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 4, 2024(112.020%)	December 6, 2027(100.00%)	
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Fixed	
18	Coupon rate and any related index	12.02% per annum, compounded annually.	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	

	Included in TLAC not included in regulatory capital			
1	Issuer	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	07-Dec-23	12-Dec-23	12-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07-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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086T79		780086T95
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	CAD 2		CAD 1.125
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	13-Dec-23		14-Dec-23
12	Perpetual or dated	Dated		Dated
13	Original maturity date	13-Dec-33		14-Dec-33
14	Issuer call subject to prior supervisory approval	Yes		Yes
15	Optional call date, contingent call dates and redemption amount	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%)		December 14, 2029(100.00%), December 14, 2030(100.00%), December 14, 2031(100.00%), December 14, 2032(100.00%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Coupon rate and any related index	5.27%		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	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086U28	XS2708279349	
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	CAD 3,295	USD 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	14-Dec-23	14-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	14-Dec-33	14-Dec-27	
14	Issuer call subject to prior supervisory approval	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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	5.35%	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)	XS2708293688		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	AUD 5.2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	14-Dec-23		
12	Perpetual or dated	Dated		
13	Original maturity date	14-Dec-43		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	December 14, 2025(125.100%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	12.55% 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)	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	
	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 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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 4.7	EUR 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	08-Dec-23	08-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	08-Dec-35	08-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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	08-Dec-23	11-Dec-23	11-Dec-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	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		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%)
	Coupons/dividends			
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	
	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		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		02-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%)	
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086V27	XS2708284000	
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 1.17	EUR 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	21-Dec-23	21-Dec-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	21-Dec-33	21-Dec-31	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 21, 2025(100.00%)	December 21, 2028(122.350%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Zero	
18	Coupon rate and any related index	5.83%	4.47% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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		
	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	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%)		
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708278531		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1.375		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	27-Dec-23		
12	Perpetual or dated	Dated		
13	Original maturity date	27-Dec-38		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	December 27, 2027(124.840%)		
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%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero		
18	Coupon rate and any related index	6.21% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)	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%),
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2708301291
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 6
10	Accounting classification			Liability - fair value option
11	Original date of issuance			02-Jan-24
12	Perpetual or dated			Dated
13	Original maturity date			02-Jan-29
14	Issuer call subject to prior supervisory approval			Yes
15	Optional call date, contingent call dates and redemption amount			January 2, 2027(116.920%)
16	Subsequent call dates, if applicable			January 2, 2028(122.560%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon			Zero
18	Coupon rate and any related index			5.64% 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			XS2708280438
3	Governing law(s) of the instrument			Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			N/A
	Regulatory treatment			
4	Transitional Basel III rules			N/A
5	Post-transitional Basel III rules			N/A
6	Eligible at solo/group/group&solo			N/A
7	Instrument type (types to be specified by jurisdiction)			Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A - Amount eligible for TLAC only
9	Par value of instrument			USD 1
10	Accounting classification			Liability - fair value option
11	Original date of issuance			03-Jan-24
12	Perpetual or dated			Dated
13	Original maturity date			03-Jan-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			
	Coupons/dividends			
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)	XS2708280602		780086V92
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 1		CAD 1
10	Accounting classification	Liability - fair value option		Liability - fair value option
11	Original date of issuance	03-Jan-24		05-Jan-24
12	Perpetual or dated	Dated		Dated
13	Original maturity date	03-Jan-29		05-Jan-34
14	Issuer call subject to prior supervisory approval	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float		Zero
18	Coupon rate and any related index	SONIA, Subject to cap and floor		5.84% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	05-Jan-24	05-Jan-24	05-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05-Jan-34	05-Jan-34	05-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%)
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		XS2708286120	
3	Governing law(s) of the instrument		Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	
	Regulatory treatment			
4	Transitional Basel III rules		N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		N/A - Amount eligible for TLAC only	
9	Par value of instrument		USD 2.5	
10	Accounting classification		Liability - fair value option	
11	Original date of issuance		05-Jan-24	
12	Perpetual or dated		Dated	
13	Original maturity date		05-Jan-29	
14	Issuer call subject to prior supervisory approval		Yes	
15	Optional call date, contingent call dates and redemption amount		January 5, 2027(100.00%)	
16	Subsequent call dates, if applicable		January 5, 2028(100.00%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	
18	Coupon rate and any related index		5.11%	
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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	05-Jan-24	09-Jan-24	10-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05-Jan-34	09-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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%),
	Coupons/dividends			
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)	XS2729216106	XS2708304394	78014RVS6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	USD 2.55	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jan-24	18-Jan-24	19-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jan-36	18-Jan-34	19-Jan-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 17, 2028(119.000%)	January 18, 2026(113.480%	January 19, 2028(100.00%)
16	Subsequent call dates, if applicable	January 17, 2029(123.750%), January 17, 2030(128.500%), January 17, 2031(133.250%), January 17, 2032(138.000%), January 17, 2033(142.750%), January 17, 2034(147.500%), January 17, 2035(152.250%)	January 18, 2027(120.220%), January 18, 2028(126.960%), January 18, 2029(133.700%), January 18, 2030(140.440%), January 18, 2031(147.180%), January 18, 2032(153.920%), January 18, 2033(160.660%)	April 19, 2028(100.00%), July 19, 2028(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%),July 19, 2038(100.00%),October 19, 2038(100.00%),January 19, 2039(100.00%),April 19, 2039(100.00%),July 19, 2039(100.00%),October 19, 2039(100.00%),January 19, 2040(100.00%),April 19, 2040(100.00%),July 19, 2040(100.00%),October 19, 2040(100.00%),January 19, 2041(100.00%),April 19, 2041(100.00%),July 19, 2041(100.00%),October 19, 2041(100.00%),January 19, 2042(100.00%),April 19, 2042(100.00%),July 19, 2042(100.00%),October 19, 2043(100.00%),January 19, 2043(100.00%),April 19,
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	4.75% per annum, compounded annually.	6.74% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086X25	780086X33
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		CAD 1.05	CAD 6.543
10	Accounting classification		Liability - fair value option	Liability - fair value option
11	Original date of issuance		23-Jan-24	23-Jan-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date		23-Jan-34	23-Jan-34
14	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date, contingent call dates and redemption amount		January 23, 2029(100.00%)	January 23, 2029(105.150%)
16	Subsequent call dates, if applicable		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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Zero
18	Coupon rate and any related index		5%	5.15%
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	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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	
	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		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%)	
	Coupons/dividends			
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
	Coupons/dividends			
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	
	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	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%)	
	Coupons/dividends			
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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXJ4	XS2708271288	
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	
	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 20.961	EUR 3.6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Jan-24	30-Jan-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Jan-34	30-Jan-36	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 30, 2029(100.00%)	January 30, 2026(112.000%)	
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%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Zero	
18	Coupon rate and any related index	5.2%	6% 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)	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)
	Coupons/dividends			
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		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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%)		
	Coupons/dividends			
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		